

Providing access to economic assets for girls and young women in low-and-lower middle-income countries

A systematic review of the evidence



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List of abbreviations

AIDS	acquired immunodeficiency syndrome
AMND	annual monthly net deposit
APON	adolescent peer organised network
BRAC	Bangladesh Rural Advancement Committee
CCT	conditional cash transfer
CI	confidence interval
DFID	UK Department of International Development
ELA	Empowerment and Livelihood for Adolescents
EPPI-Centre	Evidence for Policy and Practice Information and Co-ordinating Centre
GHQ	general Health Questionnaire
GNI	gross national income
HIV	human immunodeficiency virus
IDA	International Development Agency
IDS	Institute of Development Studies
JFER	Japan Fund for Poverty Reduction
KIWA	Kiswahili term kikundi cha wanabiashara or “group of entrepreneurs”
KSh	Kenya shilling
MDG3	Millennium Development Goal 3
MFI	micro-finance institution
NGO	non-governmental organisation
NS	not significant
OECD	Organisation for Economic Development and Co-operation
OR	odds ratio
pp	percentage point
RCT	randomised controlled trial
Rs	Indian rupee
SEWA	Self Employed Women’s Association
SHAZ!	Shaping the Health of Adolescents in Zimbabwe
STI	sexually transmitted infection
TIMMS	Trends in Mathematics and Science Study
Tk	Bangadeshi taka
TRY	Tap and Reposition Youth
UCT	unconditional cash transfer
UNICEF	United Nations Children’s Fund
USAID	United States Agency for International Development
WoE	Weight of Evidence
ZCTP	Zomba Cash Transfer Program

Executive summary

Background

One of the eight United Nations Millennium Development Goals is to ‘promote gender equality and empower women’ (United Nations Millenium Project 2005). Providing access to economic assets (i.e. physical or financial assets) for girls and young women is a key dimension of poverty alleviation strategies and the economic advancement of women in society. It is argued that supporting access to economic assets for females at an early age increases their chances of moving out of poverty and improves their ability to participate in economic growth in adulthood.

Many gender-specific barriers (legal, institutional, socio-cultural) restrict the equal distribution of resources between males and females and so need to be addressed at the micro-economic and macro-economic level. There are concerns that the current global economic crisis necessitates *increased* action to ensure that women and girls obtain equal access to economic opportunities and are enabled to contribute equally to the growth and development of their country’s economy (UNDP 2008, 2009).

The aim of this review is to identify interventions which attempt to address the economic barriers faced by girls and young women, in low- and lower-middle-income countries, and fragile states. The hypothesis is that if interventions both provide direct access to economic assets for young girls *and* tackle the wider social issues which impede girls and young women’s opportunities to access, build and protect economic assets, this will (i) support their immediate economic, social and psychological well-being (ii) improve their chances of economic success through the accumulation and control of economic assets and (iii) potentially help girls and young women to reframe/change wider social/societal relations.

This review addresses the following questions: (i) what is the impact of economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states? and (ii) what are girls and young women’s views and experiences of participating in asset-building and/or protecting programmes in low- and lower-middle-income countries, and fragile states?

Methods

A systematic search of the international literature was conducted. Thirteen electronic bibliographic databases and 30 websites relevant to girls and young women’s economic development were searched. We also contacted key authors in the field to request material unavailable in the public domain and searched the reference lists of the final set of included studies. We screened the titles and abstracts of 7,494 potentially relevant studies and retrieved full reports of 169 citations for further consideration. A total of 18 relevant studies examining interventions to increase access to or protect economic assets for girls and young women in low- and lower-middle-income countries, and fragile states were critically appraised and explore in-depth. Quantitative data were synthesised using either meta-analysis or by exploring the direction of effects of the findings included in the impact evaluations. Qualitative data were subjected to a thematic narrative synthesis, to enable further exploration of the barriers and facilitators to participating in economic activities.

Descriptive details of the included studies

The 18 included studies were published between 2003 and 2010. The majority of studies were conducted in low-income countries (n=16), six of which are also identified as fragile states according to DFID (UK Department for International Development) definitions. The remaining two studies were from lower-middle income countries. Of the 16 studies evaluating the effectiveness of evaluations half employed controlled study designs using either cluster randomisation (n=2) or non-random allocation to matched (n=4) and non-matched control groups (n=2). Five studies conducted secondary data analysis (n=5) generating comparison groups retrospectively (n=4) while three studies collected before and after data only. Qualitative methods used for collecting the views of girls and young people included both interviews (n=3) and focus groups (n=3).

The included studies evaluated three of the following types of economic asset interventions.

1) Educational incentives

Just under half of the studies (n=8) investigated the provision of financial incentives to encourage girls and young women's to access schooling. The interventions involved three key approaches to address issues specific to girls and young women including (i) ensuring that cash incentives were delivered directly to individual girls and young women, (ii) at a point in their lives when girls are more likely to drop out, and by (iii) addressing social and cultural factors that inhibit girls' access to education.

2) Livelihood programmes

Eight studies examined 'livelihood' interventions, two of which gathered qualitative data only. These holistic, community-based programmes combined an economic asset component (e.g. savings, micro-credit, physical assets) with a skills/knowledge component (e.g. financial, agricultural, business). These interventions addressed economic gender inequality as they (i) targeted girls and young women, (ii) at vulnerable points in their life, (iii) were delivered in accessible community-based settings, (iv) were delivered by peers or adults, and (v) aimed to develop skills for future economic empowerment. This is the only programme type for which qualitative views data were available.

3) Reproductive health programmes

Two studies evaluated schemes which provided vouchers to access reproductive health care services and provided information about sexually transmitted diseases and contraception. Neither scheme specifically targeted girls and young women, but supported young people by (i) targeting adolescents susceptible to sexual engagement, (ii) ensuring that providers were 'youth friendly'/sensitive to the needs of adolescents, and (iii) were delivered in accessible community-based settings.

Summary of main findings

Of the 18 included studies, 16 quantitatively measured the impact of interventions, 13 of which were judged to be of sufficient quality (high: n=7; medium: n=6) to inform findings on effectiveness. A diverse range of outcomes reported across three intervention types means that in some cases only a small number of studies inform each discrete synthesis. Six of the 18 included studies provided qualitative data on girls and young women's views about interventions; these all focused on livelihood programmes. Because of the limited number of studies capturing girls and young women's views and experiences of the interventions it was deemed necessary to

include the qualitative findings from two low-quality studies to highlight issues that would otherwise be missed.

The main findings are reported below in relation to each of the four key outcomes measured in the studies: economic engagement; educational engagement; sexual and reproductive health; and social well-being.

Economic engagement

The impact of programmes on economic outcomes

Three studies, all examining livelihood programmes, measured a range of economic engagement outcomes. A positive effect was found by studies measuring impact on girls' savings (n=2), use of micro-credit loans (n=1), and ownership of household assets (n=1). A positive impact on income generation was also found in two of the three studies that measured it.

Girls and young women's views about economic engagement

Qualitative data on barriers to and facilitators of economic engagement for young women were found in six livelihood programme studies. Themes included:

- (i) *Access to financial services and markets.* Evidence from three studies indicated that young women's access to financial services is hampered by a lack of awareness of local banking services, such as savings accounts or loans, and by a perception of post offices and market places as hostile environments. Practical support from adults and peers when attempting to navigate financial services was perceived as helpful for facilitating access.
- (ii) *Resources for economic engagement.* Data from two studies indicated that girls and young women consider the following resources to be key facilitators of economic engagement: business and life skills training; sufficient financial resource; and previous business experience.
- (iii) *Programme impact.* Despite some case examples of girls being pressured to take loans on behalf of male members of the family, young women felt that, overall, having access to micro-credit loans and the opportunity to save was of positive benefit to them. Some discussed plans to invest their money in the future, or to use funds to improve their current business.

Moderating factors

In addition to the barriers highlighted above, authors suggest that the extent to which girls and young women can fully engage in economic activities is affected by (i) the length and intensity of livelihood programmes, (ii) the age of beneficiaries and (iii) the overall livelihood approach (e.g. increasing knowledge and providing access to economic assets). Authors of two studies suggest that ongoing evaluations as part of implementation could improve programme specificity and reduce unnecessary drop-out and maximise impact.

Educational engagement

The impact of programmes on educational outcomes

Evidence of a positive impact on young women's school participation was found in eight studies: six educational incentive programmes and two livelihood programmes. However, there is a lack of evidence base to indicate whether this

leads to improvements in educational attainment (n=1). Three out of five studies also found that educational incentive programmes can have a negative impact on boys' participation in school.

Moderating factors

Although there are, overall, positive findings for school participation, evidence from one study suggests that there may be greater gains for those who are poorer and for those whose parents have been educated to at least primary level. Two studies also suggest that girls who live further away (rural vs. urban) are more likely to benefit from educational incentive programmes.

Sexual and reproductive health

The impact of programmes on sexual and reproductive health outcomes

Six studies report sexual and reproductive health outcomes; four evaluated livelihood programmes; two evaluated sexual and reproductive health programmes; and one evaluated an educational incentive programme. Evidence from four studies suggests that both reproductive health and livelihood programmes can improve girls and young women's knowledge and attitudes about sexually transmitted diseases and how they can protect themselves against unwanted pregnancies. However there is no direct evidence that this increases young women's condom and contraceptive use.

There is also a lack of evidence on whether educational incentives or reproductive health programmes can have an impact on young women's sexual engagement with positive results not found for livelihood programmes. Although two studies suggest that participating in livelihood programmes could lead to young women exercising more power in their sexual relationships, no significant differences for this outcome were reported.

Moderating factors

There is some indication that sexual health outcomes may be moderated by the age of girls and whether they are continuing in education. The link between delaying pregnancy and marriage and staying in education may also be a factor.

Social well-being

The impact on social well-being outcomes

Six studies evaluating the impact of educational incentive and livelihood programmes also report data on social outcomes. Looking at the evidence from five studies it appears that both educational incentive and livelihood programmes can have a positive impact on reducing the marriage rates of girls and young women, although only two observed this finding for girls aged 15 years or younger. Despite wanting to promote future economic engagement two studies suggest that livelihood programmes may have a negative impact on work aspirations.

When measuring how girls and young women use their time, there is little evidence to indicate, either way, that educational incentives or livelihood programmes reduce the amount of time spent doing domestic or agricultural work. However, two livelihood programme evaluations indicate that girls and young women are more likely to spend time engaging in leisure activities, including socialising with

friends. However, it is difficult to ascertain if these same programmes have a positive impact on mobility, as neither of them come to the same conclusion.

Girls and young women's view/perception of the impact on social outcomes

Participants from two livelihood programmes reported that they considered themselves to have greater self-confidence, saw an increase in their social skills, and felt that they had more career choices and could make better decisions about when and who to marry.

Conclusions and recommendations

There is a modest but growing evidence base to suggest that providing girls and young women with access to economic assets and developing their skill sets may improve their ability to generate an income, increase the amount they can save, support their participation in school, and increase their sexual health knowledge. However, claims that this will increase their economic standing in society overall, lead to better further educational or career choices or improve long-term sexual health outcomes, as adults, cannot be made. Meanwhile the studies reporting girls and young women's views suggest that social, practical *and* financial support is required if they are to maintain safe and active economic participation in society. In addition, further consideration of their experiences of economic asset-building interventions should be assessed during programme participation to ensure interventions are more likely to be successful.

Recommendations for policy and practice

- Consider investing in economic asset-based interventions for girls and young women in developing countries as they could, potentially, contribute to increasing their enrolment in schools, improving the skills required to engage in income generating activities and sexual health knowledge and could encourage delays in marriage.
- Ensure interventions are culturally relevant and context-specific, and take into account the developmental and social support needs of young women, including subgroups (e.g. by age, location, educational level) and, where possible, be part of a whole-community and family approach to promote greater participation in economic, social and sexual health outcomes.
- Future development of educational incentive programmes should consider strategies that not only encourage school participation but also motivate girls to learn in school. Programme development would also benefit from placing emphasis on improving teaching quality and school infrastructure, and engage with the wider community.
- Although evidence of educational incentive programme spillover effects on boys found in this review is inconclusive, policy and practitioners should closely monitor and evaluate girl-specific, educational incentive programmes for any unintended positive or negative consequences on boys' outcomes. Knowledge and information about the negative consequences of these programmes is invaluable for future development of similar programmes in other contexts.

1. Background

1.1 Aims and rationale for current review

One of the eight United Nations Millennium Development Goals is to ‘promote gender equality and empower women’ (United Nations Millenium Project 2005). Providing access to economic assets (i.e. physical or financial assets) for girls and young women is a key dimension of poverty alleviation strategies and the economic advancement of women in society. It is argued that supporting access to economic assets for females at an early age increases their chances of moving out of poverty and improves their ability to participate in economic growth in adulthood.

Many gender-specific barriers (legal, institutional, socio-cultural) restrict the equal distribution of resources between males and females and so need to be addressed at the micro-economic and macro-economic level). There are concerns that the current global economic crisis necessitates *increased* action to ensure that women and girls obtain equal access to economic opportunities and are enabled to contribute equally to the growth and development of their country’s economy (UNDP 2008, 2009).

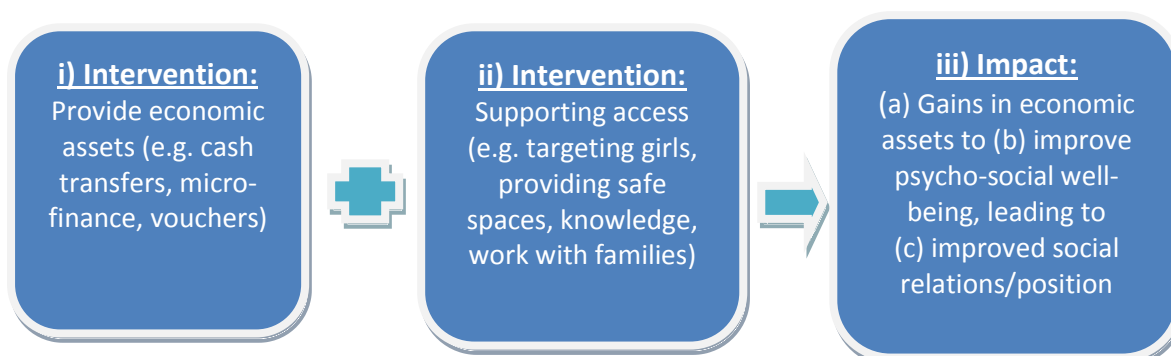
The ‘Innovative Approaches to Promoting Women’s Economic Empowerment’, written for the High-level Event Partnership Meeting on the MDG3 Global Call to Action identified ‘three core dimensions of women’s economic empowerment’. These include:

- (i) ‘Economic opportunity (e.g. expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance);
- (ii) Legal status and rights (e.g. improving women’s property, inheritance and land rights); and
- (iii) Voice, inclusion and participation in economic decision-making (e.g., developing mechanisms to enhance women’s involvement in decision-making bodies).’ (UNDP 2008 p.iv)

The aim of this review is to identify interventions which attempt to address the economic barriers faced by girls and young women in low- and lower-middle-income countries, and fragile states. It addresses the following questions: (i) What is the impact of economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states? (ii) What are girls and young women’s views and experiences of participating in asset-building and/or protecting programmes in low- and lower-middle-income countries, and fragile states?

1.2 Definitional and conceptual issues

This section outlines and defines the key concepts addressed in this review. The main hypothesis is that if interventions (i) provide direct access to economic assets for young girls *and* (ii) tackle the wider social issues which impede girls and young women’s opportunities to access, build and protect economic assets, this will (iii) support their immediate economic, social and psychological well-being, improve their chances of economic success through the accumulation and control of economic assets and potentially help girls and young women to reframe/change wider social/societal relations. This simple causal chain is presented in Figure 1.1.

Figure 1.1 Hypothesised causal chain

This review will use the literature to report (i) the types of economic asset interventions currently being researched, (ii) the gender-specific components of those interventions and (iii) the outcomes reported in the evidence base.

1.2.1 Economic assets

In general, assets are defined as ‘stocks of physical, financial, human, natural and social resources that can be acquired, developed, improved, and/or transferred across generations’ (Ford 2004 cited in Moser 2006 p.5). In addition, other types of assets such as the aspirational, psychological, productive and political assets have been identified (Moser and Dani 2008, Moser and Felton 2006). The current review specifically focuses on economic assets, referring to physical and financial assets from which benefits may be derived by gaining ownership and having control of the assets over time. These economic assets may include: (i) financial assets (e.g. cash and its equivalent, savings, bank accounts, rent, vouchers, scholarships), (ii) land, (iii) livestock, (iv) housing, (v) business assets and (vi) other physical assets such as vehicles, communication devices and jewellery. Although important to acknowledge their role in empowering girls and young women, in order to conduct a manageable review within the time and resource limits, we were unable to broaden the scope to include interventions about other types of assets such as human capital (e.g. education, health, labour investments), social capital (e.g. rules and regulations, political system) or natural resources (e.g. water, wetland assets). However, the review’s emphasis on interventions that seek to provide girls and young women with physical and financial assets does extend to considering the extent to which investing in those assets may also lead to human capital and/or social capital gains for girls and young women. It should also be noted that within this review economic assets constitute both a key intervention component and a key outcome (see Section 1.2.5 below).

1.2.2 Approaches which address barriers to economic assets for girls young women

Interventions which seek to increase girls and young women’s access to economic assets need to be designed with their target population in mind. A workshop conducted by the Population Council (2008), with key organisations specialising in adolescent girl programming in low- and lower-middle-income countries, and fragile states have developed recommendations with this in mind (Bruce 2006). The components of these recommendations, listed below, provide a framework to describe evaluated programmes included in this review. This framework takes a primarily feminist perspective, whereby it is argued that the social and economic rights of girls and young women *need* to be placed at the centre of planning and delivery in order for interventions to be effective. In addition to addressing the vulnerability of girls and young women because of *gender inequality* in society

components also address inequalities related to their *age-related* social and developmental vulnerability. These two key dimensions of inequality, age and gender, provided the basis for our understanding of which intervention components *may* be present when working with girls and young women.

To tackle the barriers to young women's access to economic assets, interventions may:

- *Focus on girls and young women.* To be included in the review interventions must be delivered with the interest and concerns of girls and young women. Interventions may also consider, theoretically, the disadvantaged position girls and young women occupy in relation to accessing, building and maintaining economic assets and provide an explicit rationale behind the need to target and deliver intervention specifically to this population group, strengthening their commitment to improving the social position of girls and young women in society. In some cases programmes may be concerned with improving outcomes for girls and young women, yet asset transfers were not given to them directly or this information is not reported. We still considered these studies for inclusion and extracted relevant information in order to consider the extent to which they engaged with 'how' financial and/or physical assets were delivered to their target population (e.g. in a secure location, direct to personal bank accounts, via family members).
- *Target meaningful populations of girls and young women.* Programme developers may decide to make use of demographic data and population profiles to identify meaningful samples of vulnerable young women. This data can also be used to target specific subgroups of young women, e.g. by age, marital and school status. Designing interventions in this way can be part of the planning stage (where the data are available) to help ensure the intervention reaches the target population in any given geographical location.
- *Build social capital, knowledge and empowerment.* Interventions may include additional components to physical and financial assets, such as focusing on ways to build social capital and knowledge assets, both of which can support girls and young women to make use of the economic assets being made available to them.
- *Provide a 'safe' space for girls and young women.* For some types of interventions it may be appropriate to provide age and gender-specific spaces. This can allow girls and young women to gain access to economic assets in an environment that is safe for them to do so, without being impinged upon or dominated by their male counterparts.
- *Be delivered in a convenient location for girls and young women.* Interventions may consider the extent to which they are delivering programmes that are conveniently situated for girls and young women, i.e. in places where young women are more likely to be, particularly for harder to reach groups such as girls who do not attend school.
- *Target significant transition periods for girls and young women.* Interventions may be designed with timing in mind, particularly in relation to the transition periods in the lives of girls and young women. They may want to anticipate how life events might impact on young women's ability to make the most of economic asset-building programmes. In addition interventions may be particularly sensitive to ensuring they intervene earlier as a preventative measure.

- *Have other gender-specific dimensions.* There may be other dimensions that specific interventions have identified as relevant when ensuring they deliver a programme that will target, reach and be of most benefit to girls and young women. These could include addressing issues that emerge when girls and young women enter public spaces, such as violence and sexual harassment, as well as other social barriers to economic engagement that may impinge on girls, e.g. forced marriage, and practices such as genital mutilation. These and other dimensions identified will be described and included in the review to help to build a picture of what is happening in the field.

1.2.3 Population

The review is concerned with girls and young women aged between 10 and 24. However there is an important distinction to be made between age groups (e.g. younger adolescents 10-13, older adolescents 14-18 and young women 18-24 years old). This review will report findings, where available, according to the specific age groups reported in the research literature. In addition, if possible contextual differences in the lives of girls compared to young women will be highlighted in relation to their ability to secure and protect economic assets.

1.2.4 Geographical location

1.2.4.1 Low- and lower-middle income countries

This review focuses on low- and lower-middle-income countries as defined by the World Bank (<http://data.worldbank.org/about/country-classifications>). The main criterion for classifying countries is based on gross national income (GNI) per capita. A full list of countries that meet the World Bank criteria, according to 2009 GNI per capita, was compiled and used to screen studies for inclusion.

1.2.4.2 Fragile states

There is no international consensus on a definition of ‘fragile states’ and different terms have been used interchangeably to describe low income countries with weak institutional infrastructure, political instability and/or ongoing violence, including ‘post-conflict countries’, ‘conflict-affected states’, and ‘low income countries under stress’ (WHO 2008). For the purpose of this review, we will use a working definition of fragile state, referred to as a country that lacks capacity and/or willingness to deliver core services to the population, in particular to the poor (DFID 2005). A list of 46 fragile states categorised by DFID (Chapman and Vaillant 2010) was used to screen studies for inclusion and is presented in Appendix 2.1.

1.2.5 Outcomes

This review focuses on studies reporting a range of economic and ‘well-being’ outcomes. The key economic indicators of interest include wealth (e.g. asset value), income, and land and/or home or other physical assets ownership. The ‘well-being’ outcomes span the spectrum of social, psychological and human development indicators and include health-related outcomes, educational attainment, food security, empowerment (e.g. ability of girls and young women to voice their opinions, or ability to make strategic life choices), and social capital (e.g. relationships with others, networking).

1.3 Policy and practice background

Adolescence is a key transition point in a person’s life. The opportunities and experiences made available to young women and men can provide crucial support during this time. Access to primary and secondary education, adequate health care

provision, and supportive peer and family networks can also lead to better economic and social outcomes (Levine et al. 2008). For adolescent girls, having the right to decide when they marry and slowing down the rate of pregnancy can lead to greater economic and social empowerment and improve their quality of life (Amin and Hossain 1994).

Although it is becoming less common, a key concern for many low- and lower-middle-income countries, and fragile states is the continued prevalence and negative impact of child marriage, a consequence of both economic constraints and gender discrimination, with more young girls being married to older men. In Sub-Saharan Africa, between 74.5 percent (Niger) and 41 percent (Zambia) of girls are married by the time they are 18. Although it is illegal for children in Bangladesh to be married 66.2 percent of girls are married by age of 18 (ICRW 2010). Research examining the issues in this area suggests that when girls enter marriage at a young age they are at greater the risk of HIV (human immunodeficiency virus), are more likely to experience domestic violence, their chances of becoming paid earners are reduced, and they often show signs of post-traumatic stress disorder associated with child sexual abuse, such as self-harm and depression (Khan and Lynch 1997 cited in ICRW 2006).

Marriage is not the only impediment to economic equality in low- and lower-middle-income countries, and fragile states. Even before girls are married gender expectations mean that girls are more likely than boys to carry out additional domestic duties, care for young siblings, or carry out other tasks (such as farming). This limits the amount of time they have to spend in school, diminishes their chances of participating in educational and employment opportunities, and impacts on their economic standing in society (UNICEF 2005, 2008).

Recently there has been interest in the international development community regarding how to address the complexities and constraints that exist in the lives of girls and young women and how this impacts on their prospects for financial independence. For example, Plan International's 'Because I Am A Girl' campaign' (PLAN 2011) conceptualises each stage of a girl's life as an opportunity to protect and build assets by investing in herself socially and psychologically (self-esteem, confidence, friendships), legally (property, marriage, reproductive rights), educationally (school, skills, vocational training) and economically (own bank account, savings, access to credit). Moreover, several key examples of current economic asset programmes that aim to improve outcomes for girls and young women are provided below to illustrate the variety of approaches.

1.3.1 Educational incentives

Since the early 1980s, Bangladesh has been addressing gender inequalities in education by providing financial assistance for schooling. A female secondary school stipend programme was first implemented in 1982 by a local NGO (non-governmental organisation) with financial support from USAID (United States Agency for International Development) overseen by the Asia Foundation. This was extended to a further seven districts by 1992 and continued to run until 1996. This period was seen as a pilot before the Bangladeshi Government set up its nationwide stipend programme for girls in secondary schools in all 460 subdistricts. The World Bank, the Asian Development Bank and the Norwegian Agency for Development Cooperation provided support for the scheme (Mahmud 2003). The original aim was to improve access to education for girls, and the focus has now moved to improving the quality of secondary education, increasing financial sustainability and changing social and cultural attitudes about the value of educating girls (Khandker et al. 2003).

1.3.2 Community programmes

An example is the community-based projects for adolescent girls delivered by the Bangladesh Rural Advancement Committee (BRAC). BRAC has been instrumental in setting up Empowerment and Livelihood for Adolescents (ELA) programmes in Asia (Bangladesh) and Sub-Saharan Africa (Uganda and Tanzania). Funded by the NIKE Foundation, over a 100 clubs for girls aged 13 to 20 have been organised, often run and managed by adolescents. The clubs include life skills training courses and provide opportunities to participate in income generating activities. A micro-finance component has been specifically adapted for use with young women, including having female credit officers and smaller loan sizes compared to the usual (adult-based) micro-finance programmes. Programmes are also active in involving parents to support girls, as they often feel their families and communities do not understand their concerns and in many cases contribute to the gender discrimination they face (<http://www.brac.net/content/ela-evaluation>).

1.3.3 Sexual and reproductive health

There are examples of projects which aim to support young females at risk of selling sex to make up for lack of financial resources and to address their increasing risk of HIV. Initiatives such as Shaping the Health of Adolescents in Zimbabwe (SHAZ!) aim to increase girls' access to reproductive health services, opportunities to earn a living - including being mentored by older business women - and provide training to understand how young women can protect themselves against risky sexual practices (Dunbar et al. 2010). More recently, and yet to be evaluated, there are interventions which combine knowledge and training with conditional cash transfers (CCTs) to encourage safer sex practices; whether they will reduce the risk of contracting HIV is still unknown.

(<http://cega.berkeley.edu/projects/shaping-health-adolescents-zimbabwe>)

1.3.4 Awareness raising

Initiatives have aimed to raise awareness of political issues affecting girls and young women in developing countries, including barriers to female economic empowerment and poverty reduction. Organisations include: the Coalition for Adolescent Girls, a private-public partnership, founded by the United Nations Foundation and the Nike Foundation in 2005 (<http://www.coalitionforadolescentgirls.org>); the Girl Effect, which aims to bring together and publicise different campaign work in this area (<http://www.girleffect.org>); and the Girl Hub (<http://girlhub.org>) developed in partnership with DFID to provide a platform for girls' voices to be heard, and influence policy and practice in this area.

1.4 Research background

DFID have commissioned a range of systematic reviews on the effectiveness of economic interventions being delivered in low- and lower-middle-income countries, and fragile states. These cover topics such as 'The impact of micro-finance on poor people in Sub-Saharan Africa' (Stewart et al. 2010), 'The effectiveness of cash transfer programmes at improving nutritional status' (Manley et al. 2010) and 'The benefits of employment guarantee schemes on the poor as compared with cash transfers' (Hagen-Zanker et al. 2010). Some reviews have taken a gender perspective; for example, Yoong et al. (2012) reviewed the impact of giving economic resources to women relative to the impact of giving them to men on family well being. However, none of these reviews are specifically concerned with adolescence and the transition from childhood to adulthood.

While review level evidence is lacking, there is a growing number of evaluations on the effectiveness of economic asset interventions which target girls and young women (e.g. Baird et al. 2010a, Erulkar and Chong 2005) and research which reflects on the experience of these types of intervention (e.g. Shahnaz and Karim 2008). Thus the aim of this review has been to systematically identify and appraise the evidence base in this area in order to address this gap in knowledge.

1.5 Authors, funders and other users of the review

The Social Science Research Unit's Evidence for Policy and Practice Information and Coordinating Centre (EPPI-Centre), based at the University of London's Institute of Education, is acknowledged as a centre of excellence for conducting secondary research of direct relevance to policy makers in the UK and beyond. It has pioneered the development of systematic review methods for 'social interventions' since 1993 and is also a formal partner of the Campbell Collaboration.

The review team comprises of members of staff from the EPPI-Centre. The team members have experience of undertaking systematic reviews in education, health promotion, social care, social policy and international development and teach the theory and methods of systematic reviews to UK and international audiences. This review is funded by DFID as part of its programme of research syntheses conducted in low- and lower-middle-income countries, and fragile states.

1.6 Review questions

This systematic review has been guided by the conceptual framework (see Section 1.2) and the review questions. The conceptual framework and questions posed in the review have informed all aspects of the review methodology including the search strategy, the inclusion and exclusion criteria, data extraction and the approach to synthesis.

The review has been conducted in two stages.

The aim of the first stage was to provide a brief, descriptive overview of the type and scope of studies being conducted in this area. The aim of the second stage was to appraise and synthesise evidence on (i) the effectiveness of economic asset interventions for girls and young women, and (ii) the experience of receiving such an intervention.

Stage one (scoping) review question:

What types of study have investigated economic, asset-building and/or protective programmes for girls and young women in low- and lower-middle-income countries, and fragile states?

Stage two (synthesis) review questions:

(i) What is the impact of economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states?

(ii) What are girls and young women's views and experiences of participating in asset-building and/or protecting programmes in low- and lower-middle-income countries, and fragile states?

(iii) What is the process of delivering economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states?

Although we attempted to identify a range of research evidence, the search did not yield any studies which were able to answer the third review synthesis question (see above). The question is therefore not answered by this review. However, a brief exploration of mediating and contextual factors identified from the impact evaluation studies are summarised and presented in Section 4.6.

2. Methods used in the review

2.1 User involvement

2.1.1 Approach and methods used

The review has been informed by the commissioners and relevant policy-makers at DfID and substantive topic specialists in the field of gender and economic in developing countries, such as from organisations such as the Overseas Development Institute, the Population Council, IDS (Institute of Development Studies). They have played a key role in informing the progress of the review at three key points in the review process:

- (i) *Protocol*: members had the opportunity to assess the scope of the review including the conceptual framework, search strategy and draft inclusion and exclusion criteria.
- (ii) *Searching*: we asked our advisory group members to identify any research or ongoing projects that are relevant to answering the review question and to distribute information about the review on their websites and networks, if appropriate.
- (iii) *Interim findings* to consider:
 - (a) how we have applied the conceptual framework to answer the review question(s) and whether we have presented the findings in a way that is useful to those who are designing asset-building interventions for girls and young women in low-and-lower middle-income countries and fragile states;
 - (b) the policy and practice implications, including if we have failed to address what is most relevant to those delivering interventions in this area;
 - (c) if the recommendations for future research are relevant and appropriate to the review topic. The feedback and recommendations from the advisory group have been incorporated into this report.

2.2 Identifying and describing studies

2.2.1 Defining relevant studies: Inclusion and exclusion criteria

To be included in the scope research must:

- (i) *Language*: be in the English language only.
- (ii) *Geographical location*: be conducted in low- and lower-middle-income countries, and fragile states.
- (iii) *Intervention*: investigate interventions that seek to: (a) provide and/or increase access to, (b) build and/or (c) protect, economic assets (economic assets: may include, but not limited to, financial assets, livestock, land, housing, business assets, vehicles, communication devices, jewellery).

We did not seek to include other types of assets such as human capital, social capital and natural resources. Thus, any intervention that mainly aims to increase access to, for example, education or health services *without* providing/increasing access to economic assets (as discussed in Section 1.2.1) for girls and young women would therefore be excluded from the review.

- (iv) *Population*: focus on girls aged 10-24 years old (mean age) or report outcomes for this population group.

- (v) *Study design*: be empirical research.
- (vi) *Reporting data*:
 - (a) Outcome data: report outcome data on girls and young women (e.g. economic, social, psychological and human development indicators) OR
 - (b) Process data: report process data (e.g. acceptability, feasibility).
- (vii) *Date*: any.

Further details on what constitutes fragile states and the inclusion criteria operationalised into exclusion criteria can be found in Appendix 2.1.

2.2.2 Identification of potential studies: search strategy

2.2.2.1 Search terms

Key search terms were determined by the review question and the inclusion and inclusion criteria and were developed and tested against papers already identified through handsearching. The search strategy involved developing strings of terms and synonyms to denote two key aspects of the review, namely:

- Economic asset interventions: e.g. asset building, micro-finance, cash transfer, economic empowerment, productive assets, land, livestock, housing, ownership, voucher, savings account, bank loans, rural finance, financial assets, incentive, apprenticeship, bicycle, motorcycle, demand-side intervention, job placement, scholarship, subsidy, small business.
- Girls and young women: e.g. girls, young women, adolescent females, youth, young people, adolescence, teenagers, schoolgirls, pupils, daughters, teenage mothers.

The strings include ‘free text’ terms (i.e. the database searches for an instance of a term in the title and abstract of a record) and descriptor terms (i.e. codes applied by individual databases to characterise studies also referred to as MeSH headings, thesaurus terms or keywords).

2.2.2.2 Sources

A range of social and economic databases and websites were searched, and citations were reference checked. The full search strategy, including the strings for each database, can be found in Appendix 2.2.

2.2.3 Screening studies: applying inclusion and exclusion criteria

Inclusion and exclusion criteria were applied successively to (i) titles and abstracts and (ii) full reports. Full reports were obtained for those studies that appeared to meet the criteria or where there was insufficient information to decide. The inclusion and exclusion criteria were re-applied to the full reports and those that did not meet inclusion criteria were excluded. ‘EPPI-Reviewer’ (Thomas et al. 2010) software was used for screening, coding and analysing, using a single web location to house the documents and monitor progress of the review.

2.2.4 Detailed description of studies in the synthesis

Studies identified as meeting the selection criteria were analysed in depth, using a coding tool developed specially for this review (see Appendix 2.3). The tool builds on coding frameworks used in previous EPPI-Centre reviews. The tools were designed to extract and record descriptive information which enabled reviewers to make a judgment on the quality of each study. This included the study aim/research questions and focus, details about the intervention including the

gender-specific approaches, population characteristics (e.g. age, educational status, and geographical location), and the research methods including sampling, data collection, data analysis and results.

2.2.5 Assessing quality of studies and Weight of Evidence for the review questions

Three components were used to help make explicit the process of apportioning different weights to the findings and conclusion of different studies. These Weights of Evidence (WoEs) were based on the following:

A. Soundness of studies, e.g. the internal methodological coherence, based upon the study only

The critical appraisal tool assessed the methodological quality of each study in four key areas:

- (i) Theoretical approach (including the aims and rationale of the study reported).
- (ii) Sampling methods (e.g. the steps taken to increase the rigour in sampling).
- (iii) Data collection (the quality and appropriateness of the tools to collect data).
- (iv) Data analysis (what methods were used, is the analysis reliable).

B. Appropriateness of the research design for answering the review question

Studies were judged on WoE B according to the methods used for selecting the sample and how studies dealt with baseline differences between the control and intervention groups. To be considered HIGH on WoE B, studies needed to: (i) be randomised or (ii) non-randomised controlled trials (e.g. prospectively allocate participants to control/comparison and intervention groups).

To be considered MEDIUM on WoE B, studies needed to:

- (i) Be retrospective controlled studies without random assignment, but with control or comparison groups (e.g. cased controlled studies) OR
- (ii) Conduct secondary data analysis including the construction of comparison groups (e.g. use existing data from data sources such as censuses, surveys, organisational records, databases, statistics)

Studies that did not control for differences between the intervention and comparison groups or were single-group designs were considered LOW on WoE B.

C. Relevance of the study topic to answer the review question

WoE C was judged according to how broad or narrow the focus was in terms of the population, the gender-sensitivity of the intervention and the outcomes reported. The criteria specifically relate to the empowerment of poor and vulnerable girls and young women in low- and lower-middle-income countries, and fragile states. Therefore to be considered HIGH on WoE C, studies needed to:

- (i) Report outcomes for poor or vulnerable girls and young women in the country/region AND
- (ii) Take steps to consider how to increase access for girls and young women by including a gender-sensitive component (e.g. life skills training, social/peer group support) OR
- (iii) Be concerned with identifying whether the intervention addressed gender-inequality by measuring outcomes relevant to girls and young women (e.g. age of marriage).

To be considered MEDIUM on WoE C studies need to meet at least ONE of the above criteria. If studies did not meet any of the criteria they were judged to be of low relevance.

D. Overall Weight of Evidence judgment

The overall WoE, for this review, was an average of A, B and C but could not be higher than A. The following scoring system was used:

Individually A, B and C were scored as 3 = High, 2 = Medium 1 = Low

Combined scores (WoE D) were: 9-8 = High, 7-5 = Medium, 4-3 = Low

The scoring system applied to all studies except those which were judged as Low on relevance (WoE C). These studies were automatically judged to be of low quality on WoE D and deemed unable to answer the review questions and excluded from the review (this applied to one study). Further studies which scored low on WoE D were excluded from the quantitative synthesis as not being of sufficient quality to provide evidence to answer a question on effectiveness.

2.2.6 Synthesis of evidence

Three types of synthesis were conducted. Quantitative data were either combined in a meta-analysis or the direction of effects from each study were grouped and presented in tabular form. A thematic narrative synthesis was conducted for qualitative 'text-based' data.

2.2.6.1 Meta-analysis of data including in impact evaluations

Where possible, the effect sizes or data which reflect the magnitude of the effect of the intervention (e.g. odds ratio, mean gain difference differences), sample sizes, p-value, standard deviation and/or standard error were recorded for outcomes reported in each study. Meta-analysis for outcomes was performed using EPPI-Reviewer, when there were a sufficient number of studies that employed comparable designs and reported conceptually similar outcome measures. Statistical heterogeneity was assessed using the chi-squared test, with a p-value greater than 0.10 indicating significant heterogeneity. The I² statistic was used to quantify the magnitude of statistical heterogeneity. Both fixed and random-effects models were applied in this review. Under a random-effects model, it is hypothesised that the true effect size may vary from study to study. An estimated summary of effect was presented in a forest plot with 95 percent confidence interval (CI).

2.2.6.2 Direction of effects of the findings included in impact evaluations

For all included studies, relevant outcomes for each group (control and intervention or pre-post) were extracted. Where available, the effects of the intervention and statistical significance are reported in the review. These have been presented in the forms of percentage point (pp) change, pre and post data, or data from control and intervention groups. This then allows the results from these outcomes to be interpreted as either 'positive' - the outcome favours the intervention or 'negative' - the outcome does not favour the intervention.

2.2.6.3 Thematic narrative synthesis of girls and young women's views

Narrative methods were used to synthesise qualitative findings from studies' evaluations. These methods were based on those developed in previous work on the synthesis of young people's views and evidence drawn from process evaluations previously conducted by the EPPI-Centre. Text-based data in the form of participant views, author interpretation and conclusions were extracted from

studies and assigned to predetermined categories (e.g. barriers, facilitators, positive and negative experience of the intervention) and recorded on EPPI-Reviewer. Evidence tables using these data were then prepared and read and re-read by reviewers who devised and agreed the themes and subthemes. A narrative was written to describe these themes which was reviewed and discussed by two members of the review team (KD, MB) before the final analysis was agreed.

2.2.6.4 Further analysis of the factors influencing improving girls and young women's access to assets

Drawing on the narrative methods described above, any data on heterogeneity, authors' conclusions, and recommendations or implications for policy, practice or theory were also extracted from individual studies and recorded on EPPI-Reviewer. These were grouped according to type of intervention and combined to provide a summary overview of 'lessons learned'. This did not lead to formal 'evidence tables' or a thematic summary but is rather an attempt to identify any factors which may contribute to our understanding of how to increase girls and young women's access to assets.

2.2.7 In-depth review: quality assurance process

The systematic review followed standard EPPI-Centre procedures for maintaining quality. At the scoping review stage, to ensure consistency in application of the selection criteria, reviewers undertook double screening on a sample of papers to pilot the inclusion/exclusion criteria. The remainder of the screening was carried out by individual reviewers. Where there was uncertainty, reports were marked for discussion and at the end of the screening process these reports were considered by both reviewers. As a final check, all reports selected for inclusion were checked by the second reviewer to confirm their relevance. At the synthesis stage, data extraction and quality assessment processes have been undertaken by two researchers working independently, in order to achieve a high level of consistency.

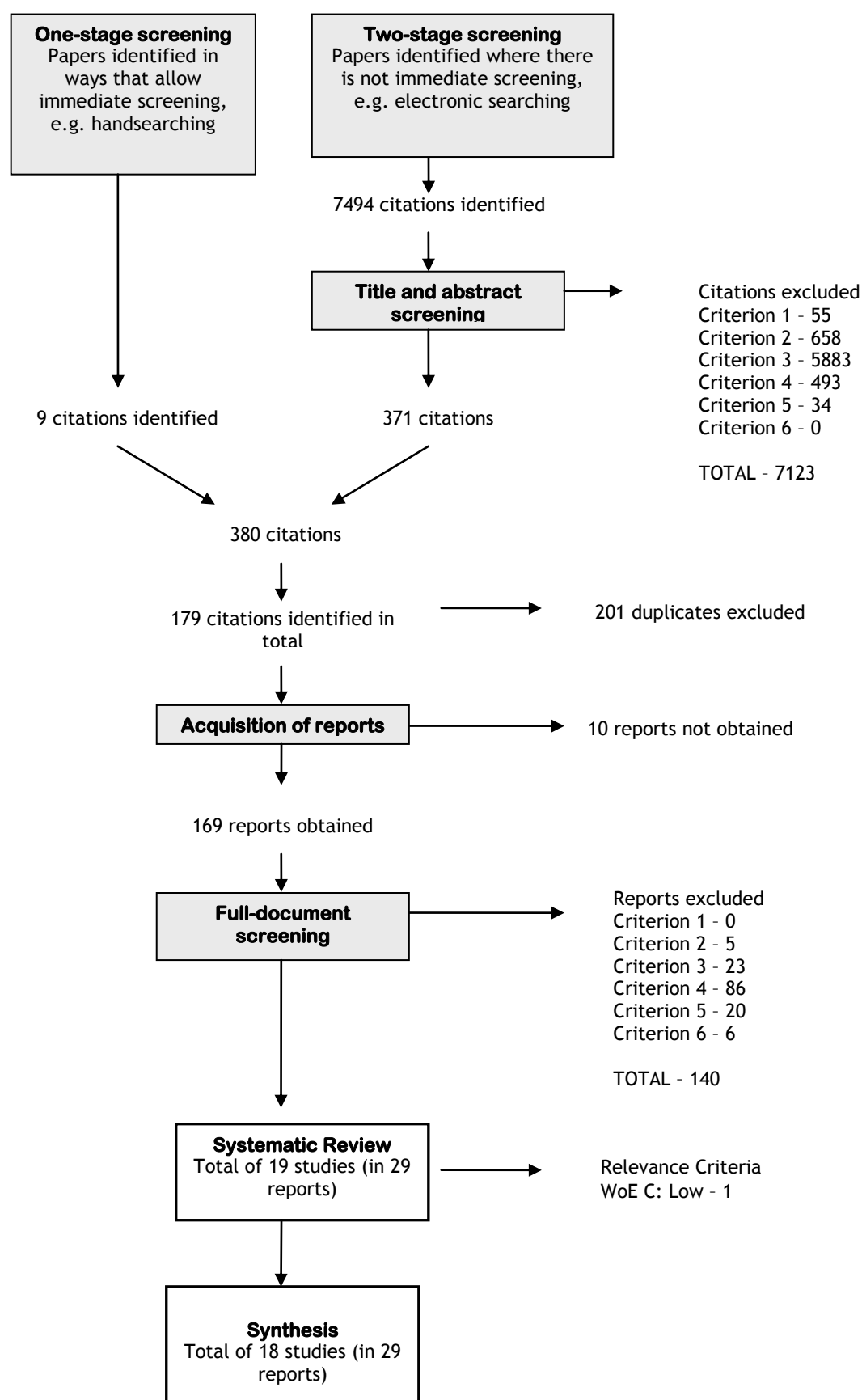
3. Identifying and describing studies: results

3.1 Studies included from searching and screening

Our searches identified a total of 7,502 citations. After removing 200 duplicates, the titles and abstracts of 7,302 records remained. Full reports were obtained for 168 of these records, the rest were screened using title and abstract alone. Most reports did not meet the inclusion criteria and were excluded from the review (n=7,262; 99.4%). The majority were excluded because they did not focus on interventions which sought to provide or increase access to, build and/or protect economic assets (n=5,906; 80.8%). A smaller proportion of studies were excluded because they were conducted in high or upper-middle income countries (n=663; 9%), or because they did not include the age-range of interest to the review, e.g. girls and young women aged 10-24 (n=578; 7.9%); 55 (0.7%) reports were excluded because they were not written in English, and 54 (0.7%) because the study design was not appropriate to our review (i.e. they were systematic reviews or did not contain empirical data, such as policy documents); a further six reports were excluded because they did not reported outcomes of relevance. A total of 10 reports could not be obtained within the timescale of the review (cut off date for retrieval 30 March 2011).

A number of reports were found to be linked to others, in that they described the same study, reporting on different aspects of it. A total of 11 reports was consequently coded as linked (secondary) reports (Amin and Sedgh 1998, Arends-Kuenning and Amin 2000, Asadullah and Chaudhury 2009a, Baird et al. 2009, 2010b, 2011, Erulkar 2006, Hall et al. 2006, Meuwissen et al. 2006a, 2006b, 2006c). During the quality appraisal process, one study (Kremer et al. 2005) was excluded because it did not meet criteria for relevance for this review. At the end of the process, a total of 29 reports of 18 separate studies have been identified for inclusion in the in-depth review. Figure 3.1 summarises the flow of studies through the review and provides a breakdown of the exclusion criteria at both title and abstract and full document stages.

Figure 3.1 Filtering of papers from searching to map to synthesis



3.2 Broad characteristics of the included studies

We included 18 studies, published between 2003 and 2010, that evaluate the impact of interventions which seek to provide and/or increase access to economic assets for girls and women aged 10-24 in low- and lower-middle-income countries, and fragile states. The studies have been coded with a set of keywords (see Appendix 2.3). The descriptive information which follows is based on the data extracted with this tool and provides an outline of selected aspects of the studies included in the review.

The majority of studies have been conducted in low-income countries (n=10). These include Bangladesh (n=4), Cambodia (n=1), Ghana (n=1), Malawi (n=1), Pakistan (n=2) and Uganda (n=1). Six studies from low-income countries which also fall in the category of fragile states were identified from Sub-Saharan Africa; these were Ethiopia (n=1), Kenya (n=3), Nigeria (n=1) and Zimbabwe (n=1). Two studies from lower-middle-income countries, India (n=1) and Nicaragua (n=1), were also represented in the literature.

Sixteen studies were undertaken with young girls aged between six and 24 years old. Two did not report the age of participants but indicated that girls were at primary and secondary school levels. In two of the studies, orphan adolescents were the main population focus.

The purpose of most studies was to evaluate the effectiveness of the intervention being studied (n=16) while two studies explore girls and young women's experience of the intervention only and four studies did both. The most common approach to evaluating an intervention was to employ a controlled study design (n=8) using either cluster randomisation (n=2) or non-random allocation to matched (n=6) and non-matched (n=2) control groups. The second largest study type used secondary data analysis with four of the five studies collected data retrospectively, devising comparison groups based on individuals or groups who had or had not received an intervention previously implemented. Studies collecting the views of girls and young women's about the barriers and facilitators to engaging in economic activities did so using both interviews (n=3) and focus groups (n=3).

The types of economic intervention and the outcomes reported varied considerably across studies. Just under half of the studies (n=8) provided financial incentives to support girls and young women to access and stay in school, including CCTs and school scholarship programmes. These studies reported both educational (e.g. enrolment, attendance, achievement) and social (e.g. delay in marriage) outcomes. Eight studies delivered interventions which took a 'livelihood' approach, these included a range of different intervention activities and components were being delivered including micro-finance (e.g. micro-credit, savings accounts). The outcomes reported in these studies included economic, social, health and young people's views of the interventions. Two interventions evaluated reproductive health interventions, both of which provided vouchers to support girls and young women to access reproductive health services.

4. In-depth review and synthesis

4.1 Moving from identifying studies to in-depth review

Section 3 described the findings of the first stage of the review process and provided a brief description of the 19 studies included in the review. This section describes the second stage of the review process and presents the quality and findings of studies that could be synthesised to answer the review questions.

From the 18 relevant studies, 13 were able to provide quantitative data which could be synthesised to answer the primary review question: *‘What is the impact of economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states?’*

A further six studies included qualitative data which could be summarised to provide insight into the following question: *‘What are girls and young women’s views and experience of participating in economic-asset-building programmes?’*

However none of the studies provided sufficient data to answer the third synthesis review question on implementation: *‘What is the process of delivering economic asset-building and/or protecting programmes for girls in low- and lower-middle-income countries, and fragile states?’*

First, the studies are described in more detail. Information is given about the types of intervention found, how they supported girls and young women to access economic assets and a breakdown of the study design, population details and outcomes measured by each study (Section 4.2). In Section 4.3 an overview of the quality and relevance of studies to answer the review questions is provided. The synthesis of evidence is presented in Sections 4.4 (quantitative data on impact) and Section 4.5 (qualitative data of girls and young women’s views). Section 4.6 is a brief exploration of the interventions used and the approaches taken, identifying any moderating variables where possible. Detail from the included studies used to inform the in-depth review and synthesis can also be found in Appendix 4.1 to 4.3.

4.2 Further details of studies included in the in-depth review

4.2.1 Type and approach of interventions

As reported in Section 3, a range of different interventions were evaluated in the included literature and these are grouped and described below. Based on the conceptual model (outlined in Section 1.2.2), we also considered the extent to which each study aimed to support girls and young women according to the following dimensions. We asked:

WHO: Did the intervention identify which girls and young women to target?

WHEN: Did the intervention consider at which time (age) in girls’ and young women’s lives to intervene?

HOW: Did the intervention consider how the intervention was accessed? (e.g. location, direct to the individual)

WHEN/WHERE: Did the intervention consider an appropriate time and place for girls and young women to access the intervention?

BY WHOM: Did the intervention consider who delivered the intervention?

WHAT: Did the intervention deliver secondary intervention components to ensure girls and young women could maximise their participation in the intervention (e.g. peer group support, knowledge).

4.2.1.1 Education incentives

‘Education incentives’ refer to programmes that provide financial assets including cash and scholarships to enable the poorest and most vulnerable girls to receive an education. In most cases money was given to individuals on the condition that they (i) enrol in school, (ii) attend regularly, and/or (iii) remain unmarried. Some programmes also factored in ‘supply side’ constraints by financially rewarding schools that were successful in increasing the number of female students or teachers. The assumptions underlying many of the programmes was that covering the direct and indirect costs of schooling to support families and encouraging marriage delay would increase girls and young women’s chances of future employment and long-term financial and social empowerment.

Table 4.1 Educational incentives programmes: supporting girls and young women to access economic assets

Study	Supporting girls to access economic assets					
	WHO	WHEN (Age)	HOW	WHEN/ WHERE	BY WHOM	WHAT
Arends-Kuenning and Amin (2004)		x	x		x	x
Asadullah and Chaudhury (2009b)	x	x	x		x	x
Baird et al. (2010a)	x	x	x	x	x	
Chapman et al. (2003)		x			x	x
Chaudhury and Parajuli (2008)		x	x		x	
Filmer and Schady (2006)	x	x			x	
Hasan (2010)		x	x		x	
Khandker et al. (2003)	x	x	x		x	x

WHO: CCTs or school scholarships were made available to *all* girls and young women in a given geographical area or school. Although population data were not used to target the poorest, all of the studies in this category were conducted in low-income countries. Two of the studies were particularly interested in targeting girls who had never been married (Baird et al. 2010a, Khandker et al. 2003).

WHEN: All of the studies were concerned with ensuring that they reached a particular age group. They considered girls and young women at two key points in their lives: (i) the transition from primary to secondary school and (ii) adolescent girls in secondary school, to delay drop-out through marriage or early sexual debut.

HOW: The interventions were sensitive to ensuring that funds were transferred directly to girls and young women rather than to schools, households or individual parents. The aim was to ensure that the money was allocated correctly so that girls were able to go to school rather than subsidising other activities.

WHEN/WHERE: The majority of studies did not describe a particular time that was suitable for girls and young women to receive funds as they were delivered on an individual basis. However, the study by Baird et al. (2010a) described how they informed recipients of the location and timing of the monthly transfer payment and

made cash payment points available in ‘centrally-located and well-known’ places to make sure that girls did not have far to travel to receive their payments.

BY WHOM: Descriptions of who provided the intervention were limited. In most cases the cash transfers or scholarships were funded by government agencies.

WHAT: In addition to providing girls and young women with financial assets, covering costs for schooling, some interventions also focused on gaining family support regarding the education of girls (e.g. by agreeing not to marry girls before finishing schooling) and addressed the supply side of education, e.g. increasing the number of teachers in schools.

OVERALL: Educational incentives aimed to provide financial assets to support girls and young women’s schooling by focusing on three key approaches: (i) ensuring that cash incentives were delivered directly to individual girls and young women (ii) at a point in their lives when they are more likely to drop-out, and (iii) addressing the social and cultural factors that can inhibit girls access to education.

4.2.1.2 Livelihood approaches

'Livelihood approach' refers to programmes which may include a range of different economic interventions (e.g. savings, micro-credit, physical assets) but are delivered with an awareness of 'the interrelationship between health, education and productive activities, to holistically address the needs of youth to empower them economically' (Sebastian et al. 2004 p.5). Thus, most of the programmes include additional components, such as knowledge and skills, peer group spaces, and/or mentoring, to support and encourage adolescent girls’ participation in economic activities. Livelihood programmes are usually designed to be culturally sensitive to the setting in which they are being delivered and aim to support girls to achieve self-confidence and change their perceptions of themselves as well as providing opportunities to engage in economic activities.

Table 4.2 Livelihood programmes: supporting girls and young women to access economic assets

Study	Supporting girls to access economic assets					
	WHO	WHEN (Age)	HOW	WHEN/W HERE	BY WHOM	WHAT
Dunbar et al. (2010)	x		X		x	x
Erulkar and Chong (2005)	x	x	X	x	x	x
Erulkar and Muthengi (2009)	x	x	X	x	x	x
Kalyanwala and Sebstad (2006)	x	x	X			x
Odultolu et al. (2003)	x		X	x		x
Sebastian et al (2004)	x	x	X		x	x
Shahnaz and Karim (2008)		x				x
Ssewamala et al. (2010)						x

WHO: Five of the eight studies were concerned with targeting interventions at either the poorest or most vulnerable girls or young women from different

geographical regions. Many of the girls and young women in this group were classed as either susceptible to early marriage, for economic and cultural reasons, were 'out of school', orphans or not living with their biological parents.

WHEN: Although many of the studies in this category included a wide age range of participants (from 10 to 24 years old) they were particularly concerned with adolescence and the transition from childhood to adulthood, and considered this to be a crucial point at which to intervene and focus the delivery of programmes.

HOW: The majority of interventions were community-based interventions that were delivered over 1-3 years, working with girls and young women, their families and the community.

WHEN/WHERE: Half of the interventions described how they addressed the most suitable ways in which girls and young women could access the programme, e.g. weekly or daily, depending on their other commitments, in settings that were safer, e.g. churches, schools, peer group spaces.

BY WHOM: Many of the programmes were concerned with who delivered the intervention and how this would benefit participants, e.g. peers versus adults, with a variation being represented in the included studies.

WHAT: All of the studies that came in this category took a holistic approach and included at least (i) an economic component (e.g. micro-credit, micro-savings) and provided (ii) skills and knowledge (e.g. financial literacy, agricultural or business skills) to support girls and young women. Some interventions went further and incorporated mentoring, provided peer group spaces and/or physical assets (e.g. school materials, bicycles) or involved family members.

OVERALL: All of the studies included in this category focused on supporting girls and young women to access economic asset programmes by (i) targeting girls and young women (ii) at vulnerable points in their life, (iii) in accessible community-based settings, (iv) through delivery by peers or adults, while (v) addressing the potential life skills necessary to be economically empowered in the future (see Table 4.2).

4.2.1.3 Reproductive health interventions

Interventions that sought to increase girls and young women's access to reproductive health services by providing financial support to reduce early sexual debut, unintended pregnancies or STIs (sexually transmitted infections) including HIV were grouped under this heading.

Table 4.3 Reproductive health: supporting girls and young women to access economic assets

Study	Supporting girls to access economic assets					
	WHO	WHEN (Age)	HOW	WHEN/ WHERE	BY WHOM	WHAT
Erulkar et. al. (2004)		x	x	x		
Meuwissen et al. (2006d)		x	x	x		

WHO: Neither study specifically targeted girls and young women. Interventions were, instead, delivered and made available to all adolescents in disadvantaged areas where reproductive health knowledge and services were not readily

available. Both studies wanted to enable the most vulnerable adolescents to access the intervention and used different methods to achieve this; population data were used in the study by Erulkar et al. (2004), and knowledge of the district in the study by Meuwissen et al. (2006d).

WHEN: Both studies targeted certain age groups. Erulkar et al. (2004) were keen to delay the onset of sexual activity among young people who were not yet sexually active, focusing their intervention activities differently for each age group included in the study (e.g. 10-14, 15-19 and 20-24 year olds). The study by Meuwissen et al. (2006d) focused on adolescents, stating that this is the age that girls are more likely to become sexually active.

HOW: Although both studies delivered a community-based intervention they were designed differently. The evaluation by Erulkar et al. (2004) was part of 'The Nyeri Youth Health Project'. Intervention components included group activities and 1:1 contact with a counsellor to maximise the benefit for young people. The study by Meuwissen et al. (2006d) distributed vouchers across 21 sites. The vouchers were valid for three months and not bound to one person but could be passed onto another girls and young women who may be in greater need ('voucher travelling'). Reproductive health care knowledge, skills and contraceptives were then available to participants once they attended the clinic.

WHERE/WHEN: Both studies aimed to deliver a culturally sensitive intervention that meets the needs of their target population. They utilised existing organisations where young people were likely to congregate such as schools, youth clubs, markets and the 'neighbourhood' to inform adolescents about the intervention (Erulkar et al. 2004) and achieve a greater take-up of vouchers (Meuwissen et al (2006d).

BY WHOM: The study by Erulkar et al. (2004) consulted with the community and found that young people and their families preferred adults, rather than peers, to deliver the intervention. Both studies were concerned that sexual reproductive health providers were sensitive to the needs of adolescents to provide a 'youth friendly' service.

WHAT: Both interventions provided participants with (i) a voucher that allowed them to access reproductive health care service and (ii) information about STIs, HIV and contraceptives. The study by Erulkar et al. (2004) also supported young people by providing a peer group space where they could discuss issues, and engage in role play and drama activities; they also worked with schools, families and the community to improve communication with young people, similar to livelihood programmes.

OVERALL: The main focus of the two interventions in this group was to ensure they (i) target and capture adolescents susceptible to sexual engagement and (ii) increase knowledge about and access to sexual reproductive health services (by providing a voucher).

4.2.2 Study design, population and outcomes measured

In addition to evaluating a range of different economic asset-based interventions, the included studies use different study designs and included a diverse population of girls and young women, in terms of age and other statuses, and explored their impact on a wide range of outcomes using various measures (e.g. educational data sets, collection of young people's experiences garnered from qualitative interviews). This information has been grouped according to intervention type and presented below.

4.2.2.1 Educational incentives

The population of interest, for the majority of studies grouped under this heading, is those girls and young women under 18 who are eligible for enrolment in secondary school. Reaching those with low literacy and those who have never been married was also a focus. As would be expected most studies focused on measuring enrolment, before considering attendance, transition from primary to secondary (where they can be a large drop-out) and lastly educational achievement. Two studies by Baird et al. (2010a) and Arends-Kuenning and Amin (2004) also reported reproductive and health outcomes.

Table 4.4 Study design and population of educational incentive studies

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Arends-Kuenning and Amin (2004)	Survey; Before and after	<i>Secondary-school scholarship programme</i> implemented in Bangladesh and funded by the World Bank. Monthly stipend of \$1-2 deposited in girl's bank account on achieving (i) a 65% attendance rate, (ii) a 'pass' in grades and (iii) agreement from parent that girl would remain unmarried until 18. Additional financial subsidies were also made to secondary school teachers based on increased girl enrolment rates.	Age: 6-10, 11-19	School enrolment, marriage, child labour, gender disparities
Asadullah and Chaudhury (2009b)	Secondary data analysis; No comparison group	<i>Female stipend programme</i> implemented in Bangladesh in rural and non metropolitan government run secondary schools. All eligible female students are awarded stipends if the following conditions are met (i) 85% school attendance. (ii) 45% marks at the half yearly/annual exams, (iii) girl remains unmarried until passing the Secondary School Certificate. Stipends cover full tuition (paid directly to the school) and other related costs. e.g. examination, school fees, text books, school supplies, uniforms.	Age: 6-17	Gender disparities

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Baird et al. (2010a, 2010b)	Cluster randomised control trial (RCT); No cash offered	<i>Zomba Cash Transfer Program (ZCTP)</i> funded by the World Bank was offered to secondary schoolgirls in Malawi. They received either a conditional (maintain 80% attendance) or an unconditional offer. Individual transfer amounts were between \$1 and \$5 per month and household amounts were between \$4/month and \$10/month. Tuition fees were paid directly to the school. The programme was extended to two school years.	Age: 13-22 'Never married'	Enrolment, attendance, attainment, sexual engagement, marriage, pregnancy
Chapman et al. (2003)	Case study; Before and after	<i>Scholarships</i> : implemented in Ghana and funded by their Government and UNICEF, half of the scholarships went to girls, half to boys. <i>Physical assets</i> : bicycles for those who live far away from school.	Age: 10-12	Enrolment, attainment, gender disparities
Chaudhury and Parajuli (2008)	Secondary data analysis; Non stipend districts	<i>Female secondary school stipend programme</i> : eligible students in Pakistan received Rs200 per month. Funds were transferred directly to girls if they (i) enrolled in grade 6-8 in a public government girls' school in a target district and (ii) maintained at least 80% school attendance.	Age: 10-14 Low literacy	Enrolment, attendance
Filmer and Schady (2006)	Secondary data analysis; Non scholarship recipients	<i>Japan Fund for Poverty Reduction (JFER)</i> in Cambodia gives families cash transfers provided girls (i) enrol in school, (ii) have fewer than ten leave days and (iii) maintain a 'pass' in their grades. Once girls are selected for a JFER scholarship they are automatically eligible to continue receiving a scholarship for the three years of the lower secondary cycle.	Age: 6th grade	Enrolment, attendance

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Hasan (2010)	Secondary data analysis; Non stipend recipients	<i>Gender targeted CCT</i> : girls in Pakistan received a stipend of Rs200 per month (approx US\$3.5) if they (i) enrolled in grades 6-8 in a government school and (ii) maintained a minimum attendance of 80%.	Age: 6th-8th grade Low literacy	Enrolment
Khandker et al. (2003)	Secondary data analysis; Non stipend recipients	<i>Female Secondary School Assistance Project</i> was funded by IDA in Bangladesh. Girls in rural secondary schools were eligible if they (i) attended at 75% and (ii) remained unmarried. Participating schools also received a stipend. Total costs (tuition and stipend) per girl was Tk847 for government schools and Tk906 for non government schools.	Age: 11-18	Enrolment

4.2.2.2 Livelihood programmes

The age range for the girls and young women in the livelihood programmes targeted mostly adolescents but extended to 10-24 year olds. Some studies also focused on AIDS (acquired immunodeficiency syndrome) orphans. In addition to evaluating the impact of livelihood programmes, six studies also collected information from girls and young women about their experience of the intervention using qualitative methodologies. This was the only group of studies which specifically collected economic outcome data.

Table 4.5 Study design and population of livelihood studies

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Dunbar et al. (2010)	Single group before and after, and qualitative views studies: interviews; No comparison group	<i>SHAZ! (Shaping the Health of Adolescents in Zimbabwe)</i> programme. <i>Microcredit</i> ; MFI was supported by a USAID grant to manage loans. Zambuko Trust approved loans from ZW\$300,000 to \$500,000 with interest rates of 30%. Repayments were required within three to nine months. A group-lending model approach was used enabling participants to	Age: 16-19 Orphans Out of school	Income, savings, received loans, HIV knowledge, condom use, sexual engagement, power in relationships, work and marriage aspirations, experience of the intervention

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
		make weekly repayment at group meetings. <i>Skills and knowledge</i> : (i) life skill-based HIV education and (ii) business training and (iii) mentoring, where successful business women in the local community were matched with younger and less-educated participants.		
Erulkar and Chong (2005)	Matched controls, before and after study; Non-programme participants matched by age, education, marital status, parenthood status and employment status from the same neighbourhood	<i>Tap and Reposition Youth (TRY) Savings and Micro-Credit</i> three year programme for adolescents in Nairobi. <i>Micro-savings and loans</i> : groups of 15-25 members, known as KIWAs, register and open savings account. Participants need to save a minimum of KSh50 (Kenyan shillings) (about US\$0.65) each week to serve as cash collateral against loans. After eight weeks of saving, each watano decides which members receive loans, (starting from KSh10,000, about \$130). <i>Skills and knowledge</i> : six-day training in (i) basic business management, record keeping, marketing, pricing, budgeting, business plan development and customer relationships; (ii) life skills and reproductive health information. <i>Peer group space</i> : the 'young savers club' was also a place to meet other girls every week for discussion, support and advice. <i>Mentoring</i> : part-time trained adult mentors from a range of professions organised group discussion, educational sessions, recreations, excursions and sports and fitness activities.	Age: 16-19, 20-24, 25-29 Out of school	Income, savings, household assets, STI/HIV knowledge, contraceptive knowledge, condom use, power in relationship

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Erulkar and Muthengi (2009)	Quasi-experimental study; Matched control village (based on socio-economic profile)	<i>Berhane Hewan Program to delay marriage in rural Ethiopia</i> : a two year project funded by the Ethiopia Ministry of Youth and Sport and the Amhara Regional Bureau of Youth and Sport, targets married and unmarried girls. <i>Physical assets</i> : school and non-school girls were provided with materials (e.g. exercise books, pens, pencils) to support them to attend. Girls received about 36 birr (\$4) in school materials over the course of a year. <i>Skills and Knowledge</i> : (i) basic literacy and numeracy, (ii) livelihood skills, e.g. poultry rearing, agricultural techniques and construction of household items (e.g. mud seats, household partitions). <i>Peer group space</i> : married groups met once a week, while, unmarried groups met five times per week; <i>Family involvement</i> : programme meetings were conducted with parents. If they agreed not to marry their daughters during the programme period, and their daughters attended at least 80% of the group sessions, a goat would be given to the girl and her family at the end of the programme. At graduation, goats were worth about 180 birr (\$20). <i>Community</i> : 'conversations' were held on key issues relevant to girls and young women, e.g. early marriage.	Age: 10-14, 15-19	Knowledge of contraceptives and STI's, use of contraceptives, condom use, marriage

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Kalyanwala and Sebstad (2006)	Qualitative views study: interviews; N/A	<i>The Self Employed Women's Association (SEWA) trade union organisation and micro-credit NGO in India, in partnership with the Population Council, conducted research with adolescent girls and young women who held accounts in one or more of SEWA's savings schemes in Gujarat. Micro-saving: the savings options available included (i) normal banking options, e.g. individual and joint savings accounts. In the two rural sites savings options are limited and operate through savings mandals (groups).</i>	Age: 13-25	Barriers and facilitators to saving, experience of saving
Odultolu et al. (2003)	Qualitative views study: interviews; N/A	<i>Economic and empowerment programme for women in Nigeria, a two year project funded by Life Vanguags, a non-profit NGO. Microcredit: provided to recent unemployed graduates of tertiary institutions who had completed apprenticeships in tailoring, hairdressing or fashion design. The loans ranged from N25,000 for non-graduates to N40,000 for graduates. Repayment was by mutual agreement between the NGO and beneficiaries. Skills and knowledge: basic business management training, survival strategies, reproductive health information and services.</i>	Age: 19-25	Perspectives of economic opportunities
Sebastian et al. (2004)	Quasi-experimental study, qualitative views study: in-depth interviews; Non-programme	<i>Integrating Adolescent Livelihood Activities within a Reproductive Health Programme for urban slum dwellers in India. Micro-savings: various formal and informal savings options were available, e.g. post offices and bank accounts,</i>	Age: 14-19	Income, domestic work, mobility, work expectation, social skills, group membership, hours spent visiting friends, time spent on leisure, barriers and experience of the

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
	'control' areas by geographical location	chit funds (rotating saving and credit associations) and group savings clubs. <i>Skills and knowledge</i> : reproductive health sessions delivered by peer educators. <i>Vocational training</i> : six to ten courses were provided in the home of peer educators and included mehndi and creative painting. A further 19 short-term vocational courses were also made available based on the interest of girls, Rs10 for a one-week course and Rs25 for a courses longer than a month.		intervention
Shahnaz and Karim (2008)	Panel surveys with comparison groups, focus group interviews; Non-programme participants from the same village	<i>Empowerment and Livelihood for Adolescents (ELA) centre</i> : three-year ongoing project funded by BRAC with assistance from the NIKE foundation. <i>Microcredit</i> : adolescents formed their own groups and were offered savings and credit facilities by BRAC. They met weekly to pay loan and savings installments. <i>Skills and knowledge</i> : skills-based training on income generating activities. <i>Peer group space</i> : included once a month 'issue-based meetings' on health, child marriage, dowry, girls' rights, her role and responsibilities towards family and society, as well as being a general meeting place. <i>Family involvement</i> : periodic meetings were held with parents and the community.	Age: 10-24	Income, health beliefs, mobility

Study	Study design control/Comparison group	Description of programme	Population details	Outcomes measured
Ssewamala et al. (2010)	Cluster RCT; Random assignment at the school level, with control group receiving usual care for orphaned children	<i>Suubi</i> (Lunganda for hope) is an economic empowerment programme: implemented in conjunction with Centenary Rural Development Bank in Uganda and funded by the National Institute of Mental Health. <i>Micro-savings</i> : girls and young women were encouraged to use 'child's savings accounts'. The minimum deposit for each was provided by <i>Suubi</i> . <i>Skills and knowledge</i> : 12 1-2-hour workshops over a 10-month period focused on asset building and financial planning, e.g. saving, education, small business development.	Age: 13 Orphans	Individual saving

4.2.2.3 Reproductive health programmes

The two studies grouped under the reproductive health programmes were both controlled trials and included girls and young women aged 10-24 and 12-21 years of age, respectively. Both studies focused on collecting data on sexual engagement and the knowledge and use of contraceptives and condoms.

Table 4.6 Study design and population of reproductive health studies

Study	Study design control/Comparison group	Description of intervention	Population details	Outcomes measured
Erulkar et al. (2004)	Quasi experimental study; Matched control site (for ethnic, religious, socio-economic health, education profile)	<i>Vouchers</i> : young people paid the equivalent of US\$0.50-1.50 for services; the remaining costs were paid by service providers. <i>Skills and knowledge</i> : life planning skills sessions on community, family and individual values, adolescent development, sexuality, gender roles, relationships, pregnancy, STIs, HIV/AIDS, harmful traditional practices, substance abuse, planning for the future, children's rights and advocacy. <i>Peer</i>	Age: 10-24 Unmarried young people	Condom used at last sex, sexual engagement

Study	Study design control/Comparison group	Description of intervention	Population details	Outcomes measured
		<i>group space</i> : was provided. <i>Family involvement</i> : respected and well-known young parents were nominated by young people and parents to give adolescents sexual and reproductive health information.		
Meuwissen et al. (2006d)	Quasi experimental study/before and after; Simulated patients	<i>Voucher</i> : vouchers were distributed to adolescents and young women in disadvantaged areas that provided free-access sexual reproductive health care.	Age: 12-21	Knowledge of contraceptives, STI/HIV knowledge, use of condoms in last sexual contact, contraceptive uses

4.3 Quality and relevance of studies

Two reviewers extracted data from individual studies by answering questions about the aims of the study, sampling strategy, internal and external validity, results and trustworthiness of the findings. The coding tool used to extract data from each study and can be found in Appendix 2.3. The WoE contributed by each study was assessed through careful assessments and re-reading of the study and all the answers provided.

The majority of studies were considered to be of either high (n=7) or medium weight of evidence (n=7) overall for this review.

Of the five remaining low-quality studies, one was low on relevance (WoE C) and was therefore excluded from the review (Kremer et al. 2005). Quantitative data from three studies judged to be low on overall quality (WoE D) were excluded from the review synthesis questions on effectiveness (Asadullah and Chaudhury 2009b Chapman et al. 2003, Dunbar et al. 2010). However two of those studies (Asadullah and Chaudhury 2009b, Chapman et al. 2003) were able to provide data on gender disparities in educational outcomes (e.g. descriptive data on the spillover effects on boys of providing girls' scholarships). The remaining two studies were used to inform the review synthesis question on the views of girls and young women on participating in economic activities (Dunbar et al. 2010, Odultolu et al. 2003).

Table 4.7 Weight of Evidence

Study	WoE A	WoE B	WoE C	WoE D
Arends-Kuenning and Amin (2004)	Medium	Low	Medium	Medium
Asadullah and Chaudhury (2009b)	Low	Low	Medium	Low
Baird et al. (2010a)	High	High	High	High ¹
Chapman et al. (2003)	Low	Low	Medium	Low
Chaudhury and Parajuli (2008)	High	Medium	Medium	Medium
Dunbar et al. (2010)	Low	Low	Medium	Low
Erulkar and Chong (2005)	High	High	High	High
Erulkar and Muthengi (2009)	High	High	Medium	High
Erulkar et al. (2004)	High	High	Medium	High
Filmer and Schady (2006)	Medium	Medium	Medium	Medium
Hasan (2010)	Medium	Medium	High	Medium
Kalyanwala and Sebstad (2006)	Medium	Medium	Medium	Medium
Khandker et al. (2003)	Medium	Low	Medium	Medium
Kremer et al. (2005)	High	High	Low	Low on C = exclude
Meuwissen et al. (2006d)	High	High	Medium	High
Odultolu et al. (2003)	Low	Low	Medium	Low
Sebastian et al. (2004)	High	High	High	High
Shahnaz and Karim (2008)	Medium	High	Medium	Medium
Ssewamala et al. (2010)	High	High	Medium	High

4.4 The impact of economic asset interventions

The synthesis examines the impact of economic asset interventions delivered to girls and young women, in low-and lower middle-income countries and fragile states. The findings are organised according to the type of outcome measured, and are reported in the following order: (i) economic, (ii) educational, (iii) reproductive health and (iv) social outcomes. For each of these outcome measures, the synthesis is organised according to the type of intervention, e.g. educational incentives, livelihood programmes and reproductive health programmes. The direction effects for each study are presented. Two outcomes, condom use during

¹ The quality of the study by Baird (2010) has been revised from medium to high, in light of additional information on the research methods published in further linked reports.

last sex and contraceptive use, included studies with data that were amenable to meta-analysis and are presented separately from the direction of effect findings.

4.4.1 Economic outcomes

Three studies (Erulkar and Chong 2005, Sebastian et al. 2004, Shahnaz and Karim 2008) reported the impact of livelihood programmes on economic outcomes. Outcomes measured across studies included earned income (n=3), participating in income generating activities (n=1), individual savings (n=2), accumulation of assets (n=1) and uptake of loans (n=1). One high quality study Ssewamala et al. (2010) also provided evidence on gender difference in the amount girls and boys were able to save. Studies contributing evidence on these outcomes were judged to be of both high (n=2) and medium (n=2) quality for this review.

4.4.1.1 Income

Table 4.8 reports the direction of effects for the three studies which provide data on net income and/or participation in income generating activities. Two of the three studies found that livelihood programmes positively increased girls and young women's earning capacity. Two of the studies were conducted in low-income countries and one in a lower-middle income country.

Table 4.8 Findings: income

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Erulkar and Chong (2005)	High	<i>Livelihood programme:</i> micro-credit, peer group space, mentoring	Income	Positive
Sebastian et al. (2004)	High	<i>Livelihood programme:</i> reproductive health education, vocational training, saving formation	Income	Negative
			Participating in income generating activities	Negative (NS)
Shahnaz and Karim (2008)	Medium	<i>Livelihood programme:</i> micro-credit, skills and knowledge, peer group space	Income	Positive

- The high quality study by Erulkar and Chong (2005) found that young women (16-24) in the intervention group were earning significantly ($p<0.05$) more (\$17 mean earnings per week), than girls in the control condition (\$14).
- Shahnaz and Karim (2008) also found that participating in the ELA centre led to a statistically significant higher proportion of girls and young women (aged 10-24, the majority of whom were 14-19 year olds, 65%) who were earning in the last six month (+15.8%, $p<0.01$) and a statistically significant increase in the amount earned in the same time period (539.01 taka, $p<0.05$). They also reported that girls in the intervention group were more likely to be engaged in earning activity (0.470 significant at $p<0.05$).

- In contrast the study by Sebastian et al. (2004) found that only 10 percent of girls (14-19) in the intervention group managed to earn any income. When measuring the amount of time spent on economic activity, the regression results revealed no significant differences between intervention participants and girls from the control area (mean hours spent on economic activity were 0.2 in the control site compared to 0.1 in the intervention site).

4.4.1.2 Individual savings

Only two studies investigated the impact of livelihood programmes on the opportunity for girls and young women, from low-income countries, to save. The findings are presented below (Table 4.9). Both programmes included micro-credit and micro-savings components, and both had a positive impact on increasing girls' individual savings.

Table 4.9 Findings: Individual savings

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Erulkar and Chong (2005)	High	<i>Livelihood programme:</i> Microcredit, peer group space, mentoring	Individual savings	Positive
Shahnaz and Karim (2008)	Medium	<i>Livelihood programme:</i> Microcredit, skills and knowledge, peer group space	Individual savings	Positive

- When comparing girls in the treatment group to those in the control group, the high-quality study by Erulkar and Chong (2005) found that young women (aged 16-24) in Nairobi who had participated in the intervention (Tap and Reposition Youth; TRY) not only doubled their savings (from \$43 to \$95) but the amount saved was significantly ($p < 0.001$) larger than the control group's mean savings of \$67. In addition, by the end of the study 'TRY' girls were significantly ($p < 0.01$) more likely to save in a bank compared to controls (42.1% compared to 24.2%, $p < 0.01$).
- Another matched controlled design (Shahnaz and Karim 2008), this time conducted in Bangladesh, which evaluated the impact of a BRAC funded empowerment and livelihood programme primarily for adolescents (ELA) found that a statistically significant proportion of girls and young women (aged 10-24) had saved in the last two years (+38%, $p < 0.01$) although the higher amount saved (+168.95 taka) and the higher current savings overall (+416.93 taka) was not significantly different between groups.

4.4.1.3 Other economic outcomes

- *Uptake of loans.* Shahnaz and Karim (2008) were interested in whether participating in a livelihood programme would impact on the number of girls and young women (aged 10-24) who engaged with micro-credit facilities. They found that programme participants were not only more likely to have taken a loan in the last two years (significant at 1%) but were also more likely to have invested that money (+27%, significant at 1%).

- *Household assets.* The high-quality trial by Erulkar and Chong (2005) also found that at baseline young women (aged 16-22) in the intervention and control group reported a similar number of household assets. However, by the end of the intervention, TRY participants were more likely to have at least seven household assets (57.2%) compared to control girls (41.0%), a difference that was statistically significant ($p < 0.001$).
- *Gender differences.* A high quality study by Ssewamala et al. (2010) which did not specifically target girls but instead investigated the impact of 'child savings accounts' for AIDS-orphaned young people in Uganda reported no statistically significant difference in the AMND (annual monthly net deposit) saved between genders, with 13-year-old girls saving an equivalent amount (\$6.72) to boys (\$7.26).

4.4.2 Educational outcomes

Eight studies, Arends-Kuenning and Amin (2004), Baird et al. (2010a), Chaudhury and Parajuli (2008), Erulkar and Muthengi (2009), Filmer and Schady (2006), Hasan (2010), Khandker et al. (2003) and Shahnaz and Karim (2008), reported the impact of intervention programmes on educational outcomes. Of these, two were evaluations of livelihood programmes (Erulkar and Muthengi 2009, Shahnaz and Karim 2008). Three studies were carried out in Bangladesh, two in Pakistan, and one each in Cambodia, Malawi and Ethiopia.

Three types of educational outcomes for girls were reported across the studies: school participation in terms of enrolment ($n=9$) and attendance ($n=2$), time spent on school activities ($n=1$), and attainment ($n=2$). Five studies also reported gender gaps in school enrolment and investigated whether educational incentive programmes targeting girls had negatively impacted boys' schooling. The summary of findings in Tables 4.10 and 4.11 shows the direction of effect for studies reporting these outcomes.

Table 4.10 Findings: school participation

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
<i>Educational incentives programmes</i>				
Arends-Kuenning and Amin (2004)	Medium	<i>Educational incentives:</i> CCT (scholarship), supply side intervention (subsidies to schoolteachers based on enrolment), Food for Education	Enrolment	Positive†
Baird et al. (2010a)	High	<i>Educational incentives:</i> CCT, family involvement	Enrolment	Positive (in both CCT and UCT (unconditional cash transfer) arms)
			Attendance	Positive

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Chaudhury & Parajuli (2008)	Medium	<i>Educational incentives: CCT</i>	Enrolment	Positive
			Attendance	Positive
Filmer and Schady (2006)	Medium	<i>Educational incentives: CCT (scholarship)</i>	Enrolment	Positive
			Attendance	Positive
Hasan (2010)	Medium	<i>Educational incentives: CCT</i>	Enrolment	Positive
Khandker et al. (2003)	Medium	<i>Educational incentives: CCT, supply side intervention (curriculum reform, teacher training, recruitment of female teachers, improvement of school infrastructure, capacity building), community awareness</i>	Enrolment	Positive
Erulkar and Muthengi (2009)	High	<i>Livelihood programme: physical assets, skills and knowledge, peer group space</i>	Enrolment	Positive
Shahnaz and Karim (2008)	Medium	<i>Livelihood programme: micro-credit, skills and knowledge, peer group space</i>	Enrolment	Positive (NS)

† Statistical significance is not reported.

The evidence summarised in Table 4.10 indicates that all nine studies showed a positive impact on girls' enrolment and attendance. The educational incentive programmes broadly aimed to increase girls' school participation by providing cash to offset direct (e.g. school fees, books, supplies) and opportunity (e.g. child labour) costs that may be incurred by sending daughters to school. All of the cash transfer programmes were conditional on school enrolment; that is, girls (and occasionally parents) were paid a small amount of cash when the girls enrolled in the school and attended classes, and in some cases they were expected to remain unmarried.

- A high quality controlled trial conducted in Malawi (Baird et al. 2010a), investigated the impact of CCT and unconditional cash transfer (UCT) programmes on enrolment and attendance. They found that both the CCT group and the UCT group were effective in keeping girls and young women (13-22) in schools (numbers of terms enrolled for, both self-reported and teacher reported) and maintaining regular attendance for the entire year when compared to the treatment group (please see Appendix 4.1 for the breakdown).

Furthermore, based on teacher reporting, the study found that the programme impacts on enrolment are significantly higher in the CCT arm than the UCT arm² (CCT: +53.5 pp, $p < 0.01$; UCT: +23.1 pp, $p < 0.1$, the difference of the programme impact between CCT and UCT is significant at 0.011). The attendance rate with CCT using data from all terms in 2009 was higher in than the control group (+8.0 pp, at 95%). For the UCT arm, the impact was largely positive but it is not statistically significant.

- Using longitudinal time-use data, the study by Arends-Kuenning and Amin (2004) found that adolescent girls (11-19) in Bangladesh who received financial incentives increased school enrolment (42 percent in 1992 to 59 percent in 1995, $p < 0.05$). The study also showed that receiving the incentives motivated primary school girls to enrol in secondary school.
- Another study (Khandker et al. 2003), investigated the school stipend programme in Bangladesh. They evaluated the impact of CCTs on school enrolment using both school and household survey data and found a substantial increase in girls', aged 11 to 18, secondary school enrolment. Both sets of data (from 1991, and 1993) showed that on average an additional year of school incentives increased female school enrolment by approximately 8-12 pp.
- The impact evaluation analysis using a provincial school census by Chaudhury and Parajuli (2008), investigating the impact of conditional financial incentives on female enrolment in Punjab, Pakistan, found that the stipend programme has a positive effect on school enrolment and attendance (+8.66 pp, $p < 0.05$ and 9.6 pp, $p < 0.05$, respectively) for girls aged between 11 and 14.
- Similar to the study by Chaudhury and Parajuli (2008), Hasan (2010) evaluated the CCT programme in Punjab, Pakistan, analysing data from the 3-year programme. He confirmed that the programme has substantial effects on enrolment, suggesting that on average schools in the programme districts experienced an increase of 11 girls in grades 6 to 8 when compared to average schools in the control district.
- Another impact evaluation study by Filmer and Schady (2006) investigated a scholarship programme in Cambodia. The programme functioned much like a CCT programme by providing cash to families when their daughters in grade 6 were enrolled in school, achieved a passing grade, and regularly attended classes. The study found a significant, positive effect on enrolment at any school (+21.6 pp, $p < 0.01$) and attendance (+31.3 pp, $p < 0.01$).

Two *livelihood intervention* studies, examining young women's educational outcomes, reported positive findings of young women's enrolment in school.

- A high quality study by Erulkar and Muthengi (2009) found that girls aged 10-14 were statistically significantly more likely than girls in the control group to be in school (OR=2.99, $p < 0.01$). They also found a similar result for enrolment of older girls aged 15-19 but the finding was not statistically significant (OR=1.35, NS).

² Based on teacher reported school enrolment data. Self-reported data was likely to be over reported. The authors indicated that girls in the study reported being enrolled in school when in fact they were not.

- In a medium quality, study, by Shahnaz and Karim (2008), although the authors reported a positive difference in enrolment rate for girls and young women (10 years and older) between the programme participants and non-participants, the finding was not significant when controlling for their age, marital status, educational attainment and mother's education.

4.4.2.1 Attainment

Only one high quality study (Baird et al. 2010a), conducted in Sub-Saharan Africa (Malawi), investigated the impact of educational incentive programmes on girls' attainment. They found a statistically significant positive impact on a standardised English test score, Trends in Mathematics and Science Study (TIMMS), and cognitive test scores in the CCT arm. For the UCT arm, there was a non-significant positive impact of the programme on the TIMMS maths score, non-TIMMS maths score and cognitive test score. However, in the UCT arm, the findings showed a negative impact on the English test score but it was not statistically significant. When the CCT and UCT groups were compared, the findings indicated that girls and young women (13-22) in the CCT arm reported higher scores in tests of English ($p < 0.1$), mathematics (NS) and cognitive skills (NS) than girls in the UCT arm.

4.4.2.2 Schooling activities and use of time

Arends-Kuenning and Amin (2004) also examined the amount of time adolescent girls (aged between 6 and 19 years old) spent in school, and the impact this had on their and other family members' use of time, during the period before (1992) and after the introduction of school incentive programmes (1995). They found an increase in the average hours girls (11-19) spent on schooling activities, from 2.05 hours in 1992 (before) to 3.52 in 1995 (after) ($p < 0.01$). During the same period, younger girls (6-10) (who on average do not do more housework than older girls) who were not attending school increased the time spent on housework by an hour and a half indicating that they may have been taking on additional chores as a result.

4.4.2.3 Impact of girls' enrolment on boys

Five studies (Arends-Khunnings and Amin 2004, Asadullah and Chaudhury 2009, Chapman et al. 2003, Hasan 2010, Khandker et al. 2003) reported the spillover effects of girl-targeted educational incentive programmes on boys' school participation. These studies examined the possibility that educational incentive programmes may have unintended effects on the participation of boys in secondary schools, finding mixed results. Three of the five studies, all conducted in Bangladesh, did find that CCT programmes for girls might have a negative impact on boys' schooling. A summary of the findings is presented below.

Table 4.11 Finding: impact of girls' enrolment on boys

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Arends-Kuenning and Amin (2004)	Medium	<i>Educational incentives:</i> CCT (scholarship), supply side intervention (subsidies to school teachers based on enrolment), Food for Education	Changes in boys' enrolment	Smaller increase in boys compared to girls
Asadullah and Chaudhury (2009)	Low	<i>Educational incentives:</i> school scholarship, CCT, supply side intervention (increase the number of female teacher and pluralistic educational provision)	Changes in boys' enrolment	Decrease
Chapman et al. (2003)	Low	<i>Educational incentives:</i> scholarship, micro-credit, bicycles, peer groups, skill and knowledge provisions, supply side intervention (gender sensitive curriculum)	Changes in boys' enrolment	No change
Hasan (2010)	Medium	<i>Educational incentives:</i> CCT	Changes in boys' enrolment	Increase
Khandker et al. (2003)	Medium	<i>Educational incentives:</i> CCT, supply side intervention (curriculum reform, teacher training, recruitment of female teachers, improvement of school infrastructure, capacity building), community awareness	Changes in boys' enrolment	Mixed

- Arends-Kuenning and Amin (2004) found that between 1992 (before programme implementation in the area) and after, in 1995, and again in 1996, boys showed the smallest increases in the amount of time spent in school and studying. The authors speculated that the CCT programme may have discouraged parents from sending adolescent boys, rather than girls to school in Bangladesh but there is no primary data to support this.
- Another study carried out in Bangladesh by Khandker et al. (2003), using retrospective school level data, found that after the stipend programme was introduced for girls, there was a reduction in boys' enrolment in coeducational secondary schools. However, using household data, the effect on boys' schooling is not statistically significant.
- In addition, one low quality study by Asadullah and Chaudhury (2009b) investigated educational gender gaps using nationally representative household survey data in Bangladesh from 1995 to 2005. The study found a reverse gender

gap in secondary schooling outcomes, favouring girls and reflecting a growing gender imbalance against poor boys.

- One low quality study in Ghana by Chapman et al. (2003) found that gender disparities in the intervention districts did not change over the two-year intervention period.
- However, the study by Hasan (2010) carried out in Pakistan found that the enrolment levels of ineligible boys appeared to increase. This may be due to parents sending brothers in the household to school in order to accompany their sisters to school, or because money from the stipends covered costs of schooling girls and therefore allowed the household to increase the number of boys sent to school.

4.4.3 Sexual and reproductive health and health outcomes

Six studies reported sexual and reproductive health outcomes. Of the six studies, two evaluated sexual health and reproduction programmes (Erulkar et al. 2004, Meuwissen et al. 2006d), one was an evaluation of educational incentives (Baird et al. 2010a) and three evaluated livelihood programmes (Erulkar and Chong 2005, Erulkar and Muthengi 2009, Ssewamala et al. 2010). Outcomes included: (i) knowledge about sexually transmitted diseases and HIV (n=4), contraceptives (n=3) and attitudes about sexual risk taking behaviour (n=1); (ii) sexual behaviour, e.g. use of contraceptives (n=2), condoms (n=5) and likelihood of engaging in sexual activity (n=2); and (iii) sexual relationships, specifically negotiating power dynamics (n=2). Studies were conducted in both low and lower-middle income countries and were mostly judged to be of medium or high WoE for this review. The summary of findings in Tables 4.14 to 4.18 shows the direction of effect for studies reporting these outcomes.

4.4.3.1 Knowledge of HIV, STIs and contraceptives

The evidence, from three high quality studies, suggests that both livelihood and reproductive health programmes can have a positive impact on girls and young women's knowledge and attitudes about sexually transmitted diseases and contraceptives (Tables 4.12-4.13). A summary of results from each of the studies is presented below.

Table 4.12 Findings: knowledge of HIV/STIs

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Erulkar and Chong (2005)	High	<i>Livelihood programme:</i> micro-credit, peer group space, mentoring	STI/HIV knowledge	Mixed results
Erulkar and Muthengi (2009)	High	<i>Livelihood programme:</i> physical assets, skills and knowledge, peer group space	STI/HIV knowledge	Positive
Meuwissen et al. (2006d)	High	<i>Reproductive health programme:</i> vouchers, skills and knowledge	STI knowledge	Positive

- The high quality livelihood programme study conducted in Ethiopia by Erulkar and Muthengi (2009) found that by the end of the study more girls (10-19 years of age) from the intervention than those from the control knew that 'most people don't get HIV from sharp objects' (34.4% vs. 32.4%, NS), and 'cannot always tell if a man has an STI (60.9% vs. 45.2%, $p<0.001$). The girls from the intervention were also more likely to discuss HIV/AIDS (79.4% vs. 58.5%, $p<0.001$) and STIs (50.1% vs. 32.2%, $p<0.001$) with their friends and family.
- The findings of Erulkar and Chong (2005) (also a high quality livelihood programme) showed mixed results on STI/HIV knowledge. They found that STI/HIV knowledge among young women (16-22) in both groups (control and intervention) generally increased after the intervention. However, the young women in the control group were significantly more knowledgeable regarding lack of a cure for HIV (82.9%) compared to the intervention (TRY) participants (80%) ($p<0.01$).
- The evaluation of a reproductive health programme by Meuwissen et al. (2006d) conducted a multiple logistic regression analysis and found that girls and young women (12-22) who received vouchers were more likely to know about STIs than those who were non-receivers (OR=2.56, CI 1.59-4.10).

Table 4.13 Findings: Knowledge of contraceptives

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Erulkar and Chong (2005)	High	<i>Livelihood programme:</i> micro-credit, peer group space, mentoring	Contraceptive knowledge	Negative
Erulkar and Muthengi (2009)	High	<i>Livelihood programme:</i> physical assets, skills and knowledge, peer group space	Contraceptive knowledge	Positive
Meuwissen et al. (2006d)	High	<i>Reproductive health programme:</i> vouchers, skills and knowledge	Contraceptive knowledge	Positive

Two of three high quality trials measuring knowledge about contraceptives found a positive impact post-intervention; the other found a negative impact. The findings varied across intervention type with both a livelihood programme and a reproductive health programme reporting positive results.

- Erulkar and Muthengi (2009) found that girls and young women (aged 10-19) at the intervention site were significantly more likely than girls at the control site to know about oral contraceptives both at baseline (86% vs. 77% $p<0.01$.) and at post-intervention surveys (91.1% vs. 86.3% $p<0.01$.). Moreover, intervention site girls were more aware of both condoms (32.1% vs. 16.2%, $p<0.001$) and the 'injectable' (90.7% vs. 85.5%, $p<0.01$) at the end of the study.
- However, the study by Erulkar and Chong (2005) found that young women (16-24) in the control group were significantly more knowledgeable about the safety of contraceptive pills (43.2%, $p<0.01$) than TRY participants (30.6%) at the end of the study.

- The reproductive health programme evaluated by Meuwissen et al. (2006d) found that 74 percent of girls and young women (aged 12-22) who had received a voucher and attended a clinic, compared to 65 percent of non-receivers, were able to mention at least two contraceptives. In addition, 51 percent (n=460) voucher receivers versus 43 percent (n=909) non-receivers were able to cite a health care facility as a place to obtain contraceptives. In a multiple logistic analysis, the findings showed that voucher receipt was associated with a significantly greater capacity to mention contraceptive methods (OR=1.29, CI 1.07-1.55) and a health care centre as a place to obtain contraceptives (OR=1.32, CI 1.11-1.57).

4.4.3.2 Attitude to sexual behaviour

- The study by Ssewamala et al. (2010) investigated gender differences in attitudes toward sexual risk taking behaviours of AIDS-orphaned youth who had participated in an economic empowerment intervention (micro-savings, knowledge and skills on asset-building strategies). They found that the girls (13 years of age) in the control group demonstrated an increase in the 'approval' of risky sexual behaviours³, increasing from 7.73 percent (at pre-test) to 9.19 percent (at 10-month follow-up) compared to girls in the treatment group whose attitudes remained unchanged from 8.28 (at pre-test) vs. 8.25 (at 10-month follow-up) indicating that participating in a livelihood programme can influence and protect girls.

4.4.3.3 Sexual behaviour: condom use

Four studies reported on the use of condoms; two were reproductive health programme evaluations (Erulkar et al. 2004, Meuwissen et al. 2006d) and two were livelihood programmes (Erulkar and Chong 2005, Erulkar and Muthengi 2009). Three high quality studies investigated whether a condom was used at last sex, one high quality study reported on whether participants had ever used a condom during sex and one low quality study reported on condom use with the primary partner.

Although the results of most of the studies favoured the intervention group over the comparison group (see Table 4.14), a statistically significant effect was only reported by one study (Meuwissen et al. 2006d). A summary of the direction of effects is presented below. Meta-analysis carried out in two studies, Erulkar and Chong (2005) and Meuwissen et al. (2006d), indicated that the programmes had a positive impact but the effect size was not statistically significant (see Appendix 4.2).

³ Sexual risk-taking behaviour was measured using a scale that included items such as 'I believe it's OK for people my age to have sex with someone (i) they've just met, (ii) they love, (iii) without protection with someone you know', etc.)

4.4.3.4 Direction of effect for condom use**Table 4.14** Finding: condom use

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Erulkar and Chong (2005)	High	<i>Livelihood programme:</i> micro-credit, peer group space, mentoring	Used condom at last sex	Positive (NS)
Erulkar and Muthengi (2009)	High	<i>Livelihood programme:</i> physical assets, skills and knowledge, peer group space	Ever used Condom	Positive (NS)
Erulkar et al. (2004)	High	<i>Reproductive health programme:</i> vouchers, skills and knowledge, peer group space, community and family involvement	Used condom at last sex	Positive (NS)
Meuwissen et al. (2006d)	High	<i>Reproductive health programme:</i> vouchers, skills and knowledge	Used condom at last sex	Positive

- The study by Erulkar and Chong (2005), found that girls at endline in the intervention (TRY) were more likely to use condoms (52.1% vs. 44.3%, NS), compared to those in the control group.
- Similarly, the study by Erulkar and Muthengi (2009) found that by the end of the study a higher proportion of sexually experienced girls at the intervention site, than of those at the control site, reported having ever used a condom (2.1% vs. 0%, NS).
- A study evaluating reproductive health programme interventions by Erulkar et al. (2004) found that at the endline, girls in experiment sites were more likely to use condoms than those from control sites but the result was not statistically significant (OR=1.35, CI 0.59-3.11).
- When conducting a multiple logistic regression, the high quality study of a reproductive health intervention by Meuwissen et al. (2006d) found that condom use during last sexual contact was significantly greater among voucher-receiving girls than non-receivers.

4.4.3.5 Sexual behaviour: contraceptive use

Two high quality studies, one investigating the impact of a livelihood programme (Erulkar and Muthengi 2009) and one evaluating the effect of a reproductive health programme (Meuwissen et al. 2006d) measured contraceptive use, both reporting positive results. When pooled, the OR (odds ratio) of both studies shows a positive, but non-significant, impact (see Appendix 4.2).

- Erulkar and Muthengi (2009) sampled sexually experienced girls and found that by the endline, the intervention group was more likely than girls from the control village to have ever used contraceptives (OR=2.88, $p<0.01$).

- However the reproductive health study by Meuwissen et al. (2006d) did not find a difference between voucher receivers and non-receivers. The multiple regression analysis revealed that voucher receipt was associated with a higher use of contraceptives, but the finding was not statistically significant (OR=1.33, CI 0.77-2.29). Interestingly, the effect of the voucher was modified by the place of survey, with sexually active girls who received the voucher at school having a significantly higher use of contraceptives than non-receivers, 48% versus 33% (OR=2.27, CI 1.18-4.36).

4.4.3.6 Sexual engagement

Two studies measured and reported sexual engagement outcomes. The aim of both the educational incentives and livelihood programmes was to support girls and young women to delay engagement in sex or reduce the number of sexual partners as a form of social empowerment. The high quality study by Baird et al. (2010a) wanted to identify if increasing access to economic assets would reduce the need for girls to engage in transactional sex (i.e. sex in exchange for money/goods). Baird et al. (2010a) also wanted to reverse the trend towards drop-out that is often linked with early sexual debut. However, Erulkar et al.'s (2004) approach was to focus on providing life planning skills alongside a reproductive health focus to empower girls and young women and to measure if this encourages sexual delay. A summary of findings is presented below.

Table 4.15 Finding: sexual engagement

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Baird et al. (2010a)	High	<i>Educational incentive programme:</i> CCT, family involvement	Sexual engagement: never had sex	Positive †
Erulkar et al. (2004)	High	<i>Reproductive health programme:</i> vouchers, skills and knowledge, peer group space, community and family involvement	Time to sexual debut	Positive (NS)
			Abstinence	Positive

† Results based on the link study, Baird et al. (2010b). The short-term impacts of a schooling conditional cash transfer program on the sexual behaviour of young women. *Health Economics* 19: 55-68.

- The high quality study by Baird et al. (2010a) presents findings for girls and young women aged 13 to 22 years. These included schoolgirls (those encouraged to stay in school, mean age at baseline 15 years old) and recent drop-outs (those supported to return to school, mean age at baseline 17 years). Using self-reported measures of sexual activity, the authors found that at baseline 29.6 percent of initial drop-outs and 79.4 percent of initial schoolgirls had never had sex. After receiving the intervention, the onset of sexual activity was 46.6 percent for drop-outs (a delayed reduction of 5.5 pp, $p < 0.01$) and 31.3 percent for schoolgirls (a reduced delay of 2.5 pp, NS) with more than a third of all girls in the programme delaying their onset of sexual activity by a year. For

those who were or became sexually active, the increase in the number of lifetime partners was also reduced by approximately 25 percent, for both initial drop-outs and schoolgirls compared to the control group, although the difference is only statistically significant among baseline drop-outs ($p < 0.01$). However, the authors also note that the reduction in sexual activity still remains for those who have yet to get married.

- The high quality trial by Erulkar et al. (2004) considered the 'delay of sexual initiation among sexually inexperienced young' (p.62) through the delivery of a three-year intervention to be an ambitious task. At baseline, the authors did not find that residing in the project area corresponded with a delay in sexual debut and by the end of three years, it was only marginally significant for males but not for girls (aged 10-14, OR=0.83, CI 0.59-1.17). Moreover, the study found that girls who resided in the project site were more likely to delay sexual engagement after sexual debut than those females who resided in the control site (OR 3.25, CI 1.76-6.01), suggesting that the intervention was associated with long-term abstinence.

4.4.3.7 Sexual relationship: power in relationship

Although Erulkar and Chong (2005) found that young women (aged 16-24) in the intervention group (TRY) were significantly more likely to refuse sex than non-TRY girls (80.3% vs. 71.6%, $p < 0.05$) and to insist on condom use (61.7% vs. 49.3%, $p < 0.01$). They report the results with caution, as the actual percentage of girls reporting an ability to refuse sex decreased between pre- and post-test, although larger decreases were reported by the control group.

4.4.3.8 Reproductive health: pregnancy

The study by Baird et al. (2010a) showed that the two-year pregnancy incidence in the control group is 24.7 pp with no statistical difference in the CCT arm. However, in the UCT arm, the statistical significant reduction is 6.7 pp ($p < 0.01$). The study showed that the difference of programme impacts between the two treatment arms (CCT vs. UCT) is also statistically significant ($p < 0.01$).

4.4.4 Psychological and social outcomes

4.4.4.1 Mental health

The linked study by Baird et al. (2011) also investigated the impact of UCTs and CCTs on the mental health of girls (aged 13-22) using the GHQ 12 instrument. In both transfer conditions, the study found positive impacts on young schoolgirls during intervention periods but found no statistically significant effect after the intervention ended. Schoolgirls who received CCTs were less likely to suffer psychological distress by 17 percent than those from the control group during the intervention. However, they did not find an impact on girls who had already dropped out from school at the baseline, who then returned (+0.5 pp, NS). Both treatment arms (UCT and CCT) had a positive impact on girls' mental health status. The difference of programme impact between CCT and UCT groups among schoolgirls at baseline was statistically significant ($p < 0.05$). For schoolgirls who were in the UCT arm, the study found a significant reduction in mental health problems with a 38 percent reduction in the likelihood of having mental distress compared to the control group ($p < 0.01$); in the CCT arm the impact, at 17 percent reduction ($p < 0.05$), was much smaller than that for girls in the UCT arm.

4.4.4.2 Marriage

Four studies provided data on marriage. Differences in findings were found depending on study quality and varied across intervention types and by age. For example, two medium quality studies, one educational incentive (Arends-Kuenning and Amin 2004) and one livelihood programme (Shahnaz and Karim 2008) both found a positive impact on marriage. However two high quality studies (Baird et al. 2010a, Erulkar and Muthengi 2009) found mixed results. Further details from each of the studies are presented below.

Table 4.16 Findings: marriage

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Arends-Kuenning and Amin(2004)	Medium	<i>Educational incentives:</i> CCT (scholarship), supply side intervention (subsidies to schoolteachers based on enrolment), Food for Education	Ever marriage	Positive†
Baird et al. (2010)	High	<i>Educational incentives:</i> cash transfer, family involvement	Marriage	Year 2009; CCT: positive (NS), UCT: positive (p<0.01)
Erulkar and Muthengi (2009)	High	<i>Livelihood approach:</i> micro-leasing, skills and knowledge, peer group space	Marriage	Mixed results
Shahnaz and Karim (2008)	Medium	<i>Livelihood approach:</i> micro-credit, skills and knowledge, peer group space	Marriage	Positive

† Statistical significance is not reported.

- A high quality study by Baird et al (2010a) found that by 2009 (round three) the prevalence of marriage in the control group rose to 18 percent with an insignificant reduction of 1.2 pp (NS) in the CCT arm. At the same time, in the UCT arm, the study found a significant reduction 7.9 pp (p<0.01). The difference in programme impacts between the CCT and UCT arms in 2009 is statistically significant at the 95 percent confidence level. Overall, the study suggests that the CCT programme, on average, was ineffective in deterring schoolgirls (mean age 15 years old) from getting married.
- Another high quality study, by Erulkar and Muthengi (2009) using multivariate analyses, found that after participating in a livelihood intervention, girls aged 15 or younger were less likely than girls in the control group to be married (OR=0.09, p<0.001), whereas girls aged 15-19 from the intervention group were more likely than those in the control site to have ever been married (OR=2.41, p<0.001).

- However, two medium quality studies (Arends-Kuenning and Amin 2004, Shahnaz and Karim 2008) found a positive effect of programmes on marriage. The study by Arends-Kuenning and Amin (2004), investigating educational incentive interventions, showed that based on census data participating in the programme led to a decrease in the percentage of girls aged 11 to 19 who were ever married, from 35.6 percent to 31.2 percent. The other medium quality study, by Shahnaz and Karim (2008), found that participating in the ELA centre significantly reduces the probability of marriage (-0.385, $p < 0.1$).

4.4.4.3 Work aspirations

The high quality study by Sebastian et al. (2004) found that, at the time of being interviewed, the number of adolescent girls (aged 14-19) who expected to be working for pay in 10 years declined from the baseline (control = 72% vs. intervention = 74%) to the end of the intervention (control = 61% vs. intervention = 62%). However, in regression analysis the finding was not statistically significant (OR=1.69, $p=0.625$).

4.4.4.4 Girls' use of time

Three studies, one high quality (Sebastian et al. 2004) and two medium quality (Arends-Kuenning and Amin 2004, Shahnaz and Karim 2008) considered whether participating in either an educational incentive or a livelihood programme would impact on how girls spend their time. Outcomes measures varied and included unpaid labour (e.g. the amount of time spent on household, domestic or agricultural activities) and socialising (e.g. visiting friends, leisure activities, reading or playing indoor or outdoor games). The evidence for how much time girls and young women spend on agricultural and domestic chores was inconclusive with two studies reporting a non-significant positive and negative finding, respectively. Livelihood programmes appear to have a positive impact on how girls spend their time socialising, with two studies suggesting they engage in leisure pursuits and one also finding a significant impact on time spent with friends. Details from each of the studies are provided below.

Table 4.17 Finding: girls' use of time

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Arends-Kuenning and Amin (2004)	Medium	<i>Educational incentive programme:</i> CCT (scholarship), supply side intervention (subsidies to school teachers based on enrolment), Food for Education	Agricultural and domestic work	Positive (NS)
Sebastian et al. (2004)	High	<i>Livelihood programme:</i> reproductive health education, vocational training, saving formation	Domestic work	Negative (NS)
			Time spent on leisure	Positive
			Visiting friends	Negative (NS)

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Shahnaz and Karim (2008)	Medium	<i>Livelihood programme: micro-credit, skills and knowledge, peer group space</i>	Visiting friends	Positive
			Time spent on extracurricular reading	Positive
			Time spent on indoor games	Positive

Unpaid labour

- The medium quality study by Arends-Kuenning and Amin (2004) evaluating an educational incentive programme reported that older girls (aged 11-19) spent less time doing agricultural work (-0.31 average hours) and domestic work (-0.29 average hours) although the impact was not statistically significant.
- However, the high quality study by Sebastian et al. (2004) found that for adolescent girls (aged 14-19) the amount of time spent on domestic work increased from the baseline to the endline. In the regression analysis, the findings showed a positive relationship between hours spent on domestic work and intervention participants although this was not statistically significant ($r=0.422$, $p=0.14$).

Socialising

- Despite spending more time in domestic labour, Sebastian et al. (2004) also found that participants from the intervention group (14 to 19 year-olds) spent more hours 'in leisure' (0.722, $p=0.002$) but were not necessarily spending that time with friends (-0.4, $p=0.212$).
- However, the study by Shahnaz and Karim (2008), which also measured the extent to which young women (age not broken down but assume older) visited their friends in the month prior to the survey (a proxy measure for sociability), found that participants from the intervention centres were more likely than non-participants to visit their friends and socialise ($p<0.01$).
- Similarly Shahnaz and Karim (2008) found that girls and young women (aged 10-24) who participated in the intervention centre were more likely to spend time reading (outside of school) and playing indoor games than those who were non-participants ($p<0.01$). However, the study found no influence of the intervention centres on the time girls spent on outdoor games ($p=0.164$).

4.4.4.5 Mobility

Two livelihood studies, one high and one medium quality, measured girls' mobility. The findings were mixed with one study reporting a negative but non-significant impact and the other study finding a positive impact.

Table 4.18 Findings: mobility

Study	Overall quality	Intervention components	Outcome measured	Direction of effect
Sebastian et al. (2004)	High	<i>Livelihood programme:</i> reproductive health education, vocational training, saving formation	Visit relative alone	Negative (NS)
Shahnaz and Karim (2008)	Medium	<i>Livelihood programme:</i> micro-credit, skills and knowledge, peer group space	Perceived mobility and actual mobility	Positive

- A high quality study by Sebastian et al. (2004) investigated the impact of a livelihood intervention which specifically aimed to increase the acceptability of adolescent girls' (aged 14-19) physical mobility. The survey asked whether the respondents could go alone to visit a relative. The findings show that girls in the control slums reported the greatest increase in mobility from the baseline to the endline, 25 percent to 37 percent. A 12pp increase compared to 20-23 pp in the intervention group, although the finding was not significantly different (OR=0.541, p=0.072).
- On the other hand, the medium quality study by Shahnaz and Karim (2008) found that young women rated their perceived mobility (+2.42, p<0.01) to be higher than their actual mobility (+4.95 p<0.05) but both findings were statistically significant.

4.4.4.6 Social skills and group membership

- Sebastian et al. (2004) found that participating in the intervention programme had a strong influence on the social skills of adolescent girls (aged 14-19). The regression analysis showed that the change in social skills experienced by participants in the intervention group was significantly greater than that of those girls in the control group (0.988, p=0.015). The study also found a positive impact on group membership, with girls from the intervention group being more likely than those from the control group to take part or join an organised group by the in end of the programme. (OR=5.057, p=0.006). The ability to join groups, make peer connections and increase social skills are important outcomes for girls, which can act as a useful resource for them in the future.⁴

⁴ Young people's social skills were scored according to the following 10 questions: Do you find it difficult to talk to (i) elders in your family, (ii) in front of a group? Do you think you can (iii) express your ideas to others, (iv) convince people of what you believe in? Do you find it (v) easy to make new friends? How good are you at (vi) solving your daily problems, (vii) making yourself understood to other people, (viii) listening to other people, (ix) asserting your opinions about issues, (x) initiating activities in a group? The higher the score, the greater the respondent's social skills and self-esteem.

4.5 Girls and young women's views and experiences of livelihood programmes

- Six studies, two high quality (Erulkar and Chong 2005, Sebastian et al. 2004), two medium quality (Kalyanwala and Sebstad 2006, Shahnaz and Karim 2008) and two low quality (Dunbar et al. 2010, Odultolu et al. 2003) investigating livelihood programmes collected qualitative data on girls and young women's experience of participating in income generating and savings-based activities. The findings have been grouped thematically and fall into three broad categories. These represent girls and young women's views on:
 - (i) *Access*: e.g. the factors that support or limit girls and young women's ability to participate in economic asset-building interventions.
 - (ii) *Resources*: e.g. the assets required to maximise the impact of the intervention.
 - (iii) *Impact*: e.g. what has improved after participating in livelihood interventions.

4.5.1 Access

A key aim of livelihood programmes is to support girls and young women gain access to and engage in economic activities. Three studies, one high and two medium quality, explored factors which enable or restrict girls' use of savings accounts or the uptake of loans (Erulkar and Chong 2005, Kalyanwala and Sebstad 2006, Sebastian et al. 2004). One low quality study also investigated girls and young women's experience of micro-credit loans and starting a business (Dunbar et al. 2010). They found that girls and young women were limited in their knowledge about how and where to save, wanted and benefitted from supportive adults and friends, faced gender discrimination when attempting to save, experienced risk to themselves and their goods when accessing markets, and, on occasion, experienced delays in obtaining loans.

4.5.1.1 Knowledge: urban vs. rural setting

The medium rated study by Kalyanwala and Sebstad (2006) conducted in-depth interviews with 76 girls and young women to examine the ways they could increase the use of a bank account to save. The authors found that participants from urban areas were more likely to know about savings facilities at the bank (Self Employed Women's Association; SEWA) because it was located in the main part of town. One commented, *'I had gone with a girl from my neighbourhood.... No. I had no difficulty in depositing the money'*, compared to girls from the rural site who were less knowledgeable about services, *'I do not know if it is possible to withdraw money from my account'* (16 year old, Banaskantha). The authors suggest that economic interventions need to include financial literacy training, tailored to the needs of young women, taking into account their age, geographical location, cultural and legal/regulatory factors and educational background in order to address the difficulties they might have with accessing local financial services.

4.5.1.2 Support

The study by Kalyanwala and Sebstad (2006) also found that a local woman designated to be a 'sathin' by SEWA, who promoted the use of financial services offered by the bank, proved to be a valuable source of support for girls and young women. The data revealed that when sathins encouraged girls and young women to think about the money they would need as they got older, e.g. for marriage, children and emergencies, they were more willing to use a bank account to save. One young woman stated, *'I was told only this much [by the sathin], that it is good to save money as it will be useful in future'* (23 year old, Ahmedabad). Sathins

also played a role in assisting girls to apply for loans. Young women reported that forms were completed ‘...at the sathin’s place. She took the details from us and we signed at the bottom after she checked’, (21 year old, Ahmedabad); another stated ‘If we need money we tell the sathin and she gives us a loan’ (20 year old, Kheda). In some cases the girls became dependent on the sathin, relying on her to collect and deposit their money and to act as mediator between the participants and SEWA. However, the authors concluded that this was useful for those girls and young women who were numerically illiterate, new to banking and who needed additional assistance in navigating savings and loans.

Sebastian et al. (2004) supplemented their post-intervention survey with in-depth interviews of 32 girls and young women to find out about their experience of saving. They found that the girls and young women wanted support from their friends, in particular in accompanying them to the post office, to make it easier to access the service. One girl said ‘I deposited [money] only once when I opened the account, after that I have not been able to deposit any money. I asked many of my friends to come with me to the post office but no one listened to my request’ (15 year old, Allahabad). The authors argued that identifying and ensuring girls receive the type of support they need to benefit from the saving opportunities available to them could be a key difference between the success and failure of a programme.

4.5.1.3 Gender norms

One of the reasons the girls in the study by Sebastian et al. (2004) wanted additional peer support was because they had experienced gender discrimination by post office staff. One participant clearly expressed her dissatisfaction with being refused service. ‘When I go to the post office, the staff get angry and asks me to come later. The other day I had gone to the post office, I wanted to deposit Rs.300 as otherwise it would be spent. They said that I could not deposit the money and that I should come after a day or two. They said it was a holiday’, (17 year old, Allahabad). The reluctance of male staff members to serve adolescent girls deterred them from using their savings accounts. The authors recount that although several efforts were made to improve the situation, such as holding informal meetings between the girls and staff, running a workshop for post office workers to make them more aware of their communication style, informing senior management of when requests to open new accounts were refused, problems continued to persist.

4.5.1.4 Social vulnerability

Dunbar et al. (2010) conducted interviews with a subset of participants 3-4 months after receiving loans. The girls and young women discussed their experience of selling goods and ensuring they were not at risk of unwanted attention or mistreatment. One girl stated that although the ‘dust road was not safe ... my personal safety was not compromised because we ... were always dropped off just by my aunt’s gate [where they stayed]’ (Epworth participant). In contrast girls talked about having to protect themselves against unwanted attention from men; one girl noted that, ‘in the bus at the compound, I always encountered men who wanted to have a relationship with me. I would tell them I was married or that I wasn’t interested, but it wouldn’t stop them’ (Chitungwiza participant). One participant also explained that she didn’t sell certain goods (maize) for fear ‘the GMB [grain marketing board] police, will stop me and ask me for money, or they threaten to take my maize’ (Chitungwiza participant). The authors concluded that economic asset-building programmes must take into consideration the additional support that girls and young women may need when entering the work place, because it locates them in environments which can increase their ‘exposure to physical harm, sexual abuse, and coercion’ (Dunbar et al. 2010 p.158).

4.5.1.5 Access to and repayment of loans

Two studies reported data pertaining to accessing loans and the struggle to make loan repayments. The main aim of the study by Erulkar & Chong (2005) was to conduct an impact evaluation of a livelihood programme (TRY) delivered to girls and young women in Kenya. In addition to this the authors also monitored the number of girls who were exposed to reproductive health training, saving schemes and TRY mentors who then went on to engage in micro-credit schemes. They found that a key barrier to participation, and a reason cited for leaving the programme, was the delay in receiving loans. The authors provide the following quote from one of the participants:

'I had already saved with K-Rep about 1000 shillings (US\$13) and they were delaying to give me the loan. The credit officer kept telling me to wait for those who already have loans to repay, and then I can be given a loan. I got annoyed and decided to leave' (20-year-old, Kenya).

They authors also report that because girls could only receive the loan if they had previously saved, had formulated a business plan, and had gained approval from other group members, on average most girls were not eligible for at least six months, but sometimes it could take as long as two and a half years.

The study by Kalyanwala and Sebstad (2006) found that many of the girls were not even aware of loans and how to access them, nor did they have a way of finding out this information. One girl said, *'there is a rule [for taking a loan] but I am not aware of it* (Mandal account holder, age 18, Kheda). They were also unfamiliar with the concept of repayment or interest rates stating *'in our family only the elders discuss these things [interest rates] ... I have only overheard this much [that the interest is high]'* (individual account holder, age 20, Ahmedabad). Similar to the study on savings accounts, the authors recommended a mentor that could support girls and young women to access loan services. This could also include a discussion of the implication of repayment, particularly as Erulkar & Chong (2005) report that 'more than half of participants found repaying the loan difficult or very difficult (56 percent). However the reasons for this were not identified.

4.5.2 Resources: financial, training, previous experience

Data from two low quality studies (Dunbar et al. 2010, Odultolu et al. 2003) indicated that girls and young women considered business and life skills training, sufficient financial resources and previous business experience as key resources which helped them capitalise on participating in economic asset-building interventions.

4.5.2.1 Training

Two studies reported that participants benefitted from business and life skills training. The study by Odultolu et al. (2003) concentrated a large part of their intervention on the training component to provide girls and young women with the skills needed to be able to run a successful and profitable business. Young women expressed their appreciation of being able to learn these new skills. One stated, *'ah for me the training programme has been very useful to the extent that I am able to manage my own finances ... something I was previously unable to do. As a point, it was difficult to know the amount of profit I was making in this business simply because I could not render an account of what goes in and what comes out!'* (non-graduate, Osogbo). The aim of the programme was to instil entrepreneurialship in women who previously would not have considered themselves able to compete with their male counterparts in the business world. The authors found that *'the exposure of participants to basic business survival and*

management skills has enhanced their efficiency in the day-to-day management of their business in addition to the training they received in their various vocations' (author description, Odultolu et al. 2003 p.96).

In addition to providing access to micro-credit loans, the intervention in the study by Dunbar et al. (2010) included 'a broad training package in gender, HIV, communication and relationship skills'(p.149) along with business training '*to prepare participants to engage in microenterprise activities upon receipt of their loan*'(p.149). However only views about the life skills component were captured; the author state, '*life skills sessions were popular and may have provided support that would normally be filled by family members, particularly aunts, who traditionally discuss sensitive issues with girls*' (author description, Dunbar et al. 2010 p.149). However an explicit link between life skills and participating in income generating activities is not made clear.

4.5.2.2 Financial

All of the participants in the Dunbar et al. (2010) study who had engaged in some form of business venture had reported that lack of resources inhibited their chances of success. In particular participants commented on the expense of travelling, as one explained, '*transport costs drain our resources. You spend money on going only to leave your goods ... because we sell on credit. Sometimes you have to make several trips before you collect all the money that is due to you*' (Epworth participant). They also reported that inadequate finance, such as the amount of the loan not covering the costs of the business plan, and lack of physical assets (e.g. sewing machines), previous business experience and capital limited their ability to earn a living.

4.5.3 Impact

Three studies investigated whether livelihood interventions led to a perception of better economic and social outcomes. They explored girls and young women's views about owning their own business (Odultolu et al. 2003), the use of loans and savings (Kalyanwala and Sebstad 2006, Shahnaz and Karim 2008) and perceived increases in self-confidence, familial respect, mobility and aspirations (Odultolu et al. 2003, Shahnaz and Karim 2008).

4.5.3.1 Engaging in economic activities

In the study by Odultolu et al. (2003) girls and young women expressed both gratitude and surprise at owning their own business and moving towards financial independence. One participant stated, '*Who could have imagined that I would today be a manager of my own business? I had lost all hope of a great future with the death of my parents*' (non-graduate, Osogbo). In two other studies, there were diverging views about reasons for savings and using micro-credit loans. After receiving the intervention some girls and young women were motivated to invest in their future: '*I have opened two DPS [deposit pension scheme] for my future education and marriage*' and another stated. '*we have plans to invest the surplus money in business and buy land and house*' (19 year old, Bangladesh). On the other hand Kalyanwala and Sebstad (2006) found that girls' engagement was not always 'positive', particularly when loan usage was in response to demands being made by male members of the household. For example, one person took a loan '*because my brother wanted to buy a mobile*' (16 years old, Ahmedabad) and another explained, '*[I took a loan because] He [husband] had to buy a shop*' (22 year old, Kheda).

4.5.3.2 The use of savings, loans and wages

Two studies; Erulkar & Chong (2005) and Kalyanwala and Sebstad (2006) provide insight into girls and young women's use of savings, loans and wages. Findings indicated that money was spent on buying materials, improving in their business and personal items. One participant stated, *'I took the loan to improve my beauty parlour. I had to buy a lot of material for this to keep my customers happy'* (20 year old, Ahmedabad). In Erulkar and Chong (2005) views collected from an endline questionnaire found similar results. The authors report that the majority of participants used *'their loan either to start a business (45 percent) or expand a business (45 percent)'*. They also reported that 93 percent of *'borrowers felt that the loan helped them'* (p.13). One participant in the study by Kalyanwala and Sebstad (2006) was aware of the position as a woman and the benefits of saving, stating that because her *'parents don't have a son ... this money will help my parents in the future'* (15 year old Ahmedabad). However, the authors also found that even though young women earned their own wages, their 'spending power' was restricted to personal items of clothing and often required permission from other family members. One young woman explained: *'If I buy something without telling or asking, they [parents] will scold me. They will ask why I bought it without taking their permission'* (19 year old, Ahmedabad). Another broadened this stating that, *'I do not do anything without asking. I do everything with his [husband's] permission ... I have to tell either my father-in-law or my husband. It cannot be kept a secret'* (20 year old, Banaskantha). This was even more pronounced for young married women whom had very little control over their economic assets. *'I tell my husband whatever I need and he gets it for me. In our community, women are not allowed to go out of the house'* (22 year old, Banaskantha). Some young women did report that they have some spending 'freedom' but that they are still accompanied by their mothers: *'We can buy anything we like without permission. When I have to buy something I always take my mother with me. She never refuses or says "no" if I want to buy something for myself'* (20 year old, Ahmedabad), suggesting that this was more the exception rather than the norm.

4.5.3.3 Social: respect, confidence, mobility, aspirations

Three studies (Odultolu et al. 2003, Sebastian et al. 2004, Shahnaz and Karim 2008) report girls and young women's views on the social impact of participating in livelihood programmes.

Young women made brief references to the perceived benefits of becoming economically active in the study by Odultolu et al. (2003). For example, one woman felt that she now commanded *'respect in the community as a responsible lady ... especially the men in this community, now see me as a big woman'* (non-graduate, Osogbo). Building greater self-efficacy and confidence was a key component in the livelihood intervention delivered by Sebastian et al. (2004). Participants were given the opportunity to practise effective communication skills with both peers, in adolescent group meetings, and elders in vocational training and saving formation classes. The authors found that after the project, *'girls reported increased skills in negotiating with shopkeepers to purchase raw materials and sell their finished products as well as in communicating with other non-family members'* (author interpretation). Data from the in-depth interviews also revealed girls' own awareness of how they had changed. One remarked, *'now at least I can speak on my own, if I need something I can go and get it ... I don't even feel scared'* (17 year old, Allahabad). However the authors also cautioned that increased confidence in social skills did not necessarily translate to an

increase in self-esteem, arguing that further progress in this area needs to be made.

The study by Shahnaz and Karim (2008) explored the impact of providing micro-finance, peer group space and training on girls and young women's professional and educational aspirations, confidence and social mobility. The authors observed that participating in the intervention meant that many of the girls became '*an intermediary to access credit and agents of economic change*', increasing their value within the household. They reported that during discussions with girls about their ambitions for the future, most of them '*wished to move outside of the traditional female role and have aspirations to become engaged in a job or career*'. In particular girls who were members of an adolescent peer organised network (APON) which provided life skills training also '*voiced their interests in continuing on to higher education, getting good jobs, marrying later and financially supporting their families*'.

Overall, girls who had been involved in the programme reported greater confidence in delaying marriage, and having greater choice over who and when to marry. In addition to social attitudes the authors also report that girls informed them that they had '*became much more confident of themselves, travelled in groups to go out of the village and enjoyed trips to the city-market, cinema, fair, concert and circus*', which was a marked change to being restricted to the home and household duties.

4.6 Further exploration of increasing girls and young women's access to economic assets

The primary aim of this review was to identify studies which evaluated either the impact or delivery of economic asset-building and/or protecting programmes for girls and young women, aged 10-24, in low- and lower-middle-income countries, and fragile states. Potentially interventions could have ranged from the provision of bicycles to supporting land acquisition rights. In fact what we found were three distinct programme types, delivered in schools and communities, measuring a range of outcomes. These were grouped into (i) educational incentives, (ii) livelihood programmes and (iii) reproductive health programmes (described in detail in Section 4.2). All of the interventions were delivered to girls and young women in low- and lower-middle-income countries, and fragile states, provided some form of economic asset (e.g. CCT, micro-finance, savings, vouchers), and in some cases the same or similar outcomes were reported. However within each intervention type the components, delivery, underlying theory of change and the pathway to outcomes differed in specific ways. An attempt to represent these differences is made in Figure 4.1.

As previously stated at the beginning of this section, there were not sufficient data on the process of delivering interventions to conduct a separate synthesis to answer a review question on implementation or 'lessons learned'. In addition, studies were limited in the extent to which they engaged with *why* the intervention was or was not effective. In some cases they state that a weakness of the study was not being able to disentangle exactly which intervention component led to which outcomes. However what is possible is a descriptive overview of what interventions were trying to achieve, drawing, where possible, on observations made by the authors in the included studies, rather than an exploration of specific causal pathways.

4.6.1 Educational incentive programmes ‘Invest in girls by supporting them to stay in school’

The aim of gender-targeted educational incentive programmes is to directly address disparities in human capital investments found within families, by providing cash or incentives to cover costs of sending girls to school. The main outcome measure of included studies was girls’ participation in secondary schools. Although some studies took into consideration the importance of contextual factors (e.g. community and familial attitudes towards sending girls to school) and factored in supply side constraints (e.g. increasing numbers of schoolteachers) it is difficult to draw conclusions about their influence, with the majority of studies finding a statistically positive impact on enrolment and attendance. However neither can the importance of these factors on the success or failure of programmes be underestimated.

An interesting finding of the review is that remaining unmarried (and ‘delaying marriage’ and pregnancy) was both a condition of some programmes and a secondary outcome measure of others. This appears to represent an attempt to both address the potentially negative impact of familial responsibility on educational engagement for girls and find a link between the length of time in school and a reduction/delay in these outcomes. One study was also interested in whether paying for girls to attend school would act as a protective factor in their lives, limiting their reliance on male partners and transactional sex.

As stated, none of the studies provided data which could directly inform a causal pathway. However some considered whether individual and contextual differences would moderate or mediate findings. These include:

- (i) *Socio-economic status or at risk groups.* Two studies reported that educational incentives would have had a greater impact on enrolment for those from lower socio-economic groups, for those with a parent who had completed primary school education (Filmer and Schady 2006) or for those who were at risk of dropping out from school at the baseline (Baird et al. 2010a).
- (ii) *Conditionality.* One study analysed the differences in programme impacts between UCT and CCT programmes. In general, the results indicated positive gains in schooling outcomes in both CCT and UCT treatment groups. When comparing the differences of programme impact between CCT and UCT groups, girls in CCT groups were more likely than those in the UCT arms to have improved school outcomes (enrolment, attendance, attainment). In contrast, CCT programmes on average were shown to be less effective than UCT arms in delaying marriage and pregnancy among school age girls.
 - (a) *Conditionality and age.* The study by Baird et al. (2010a) further investigated the difference of programme impacts between the CCT and UCT arms on school enrolment, attainment, pregnancy and marriage by age group. The study found that the impacts on enrolment did not vary significantly by age group. However, on English test scores, pregnancy and marriage, the CCT programme was shown to be more effective than the UCT arm among early adolescent girls (16 or younger), while the UCT arm showed better outcomes than the CCT arm with older adolescent girls and young women (16 or older). The authors also found that smaller amounts of cash, given unconditionally, had approximately the same impact as higher conditional amounts (Baird et al. 2010a).
 - (b) *Conditionality and mental health.* For mental health outcomes, although Baird et al. (2010a) found that both CCT and UCT treatments had a positive

impact in reducing mental distress among schoolgirls at endline, they found other significant differences in programme impact between CCT and UCT arms. For example, with each additional dollar offered directly to parents with conditionality on school attendance, the study found a negative impact on girls' mental health but found no relationship between parental transfer size and girls' mental health in the UCT arm (Baird et al. 2011). One plausible explanation is that when the cash transfer has become a main source of family income, schoolgirls might feel fulfilling the conditionality as a heavy burden, which may cause mental distress.

- (iii) *Implementation features.* Baird et al. (2011) found that there was no evidence of a difference in programme impacts on schooling, pregnancy and marriage whether the incentive payments were made directly to girls or their parents. However, when transfers were given to the girls, there was a positive impact on their mental health (Baird et al. 2011).

4.6.2 Livelihood programmes:

'Provide girls with the social and economic skills they need to succeed in life'

Programmes which take a livelihood approach acknowledge the disadvantaged position that young women occupy in society. By designing interventions which seek to provide opportunities to enhance social networks, increase life skills and develop the capacity to generate an income and save for the future, their hope is that they will not only increase the agentic ability and decision making power of girls and young women both economically and socially but shape their self-identity and how they are perceived by others in the community. The wide-reaching nature of these intervention goals can be seen in the extensive nature of the intervention components, the broad range of outcomes measured and the inclusion of qualitative data to understand the direct experience of girls and young women.

Although some studies reported how they monitored and adapted the programmes as part of their delivery, full process evaluations on livelihood programmes have yet to be conducted. However, authors did comment on the factors they considered to be important in the future delivery of programmes. These included:

- (i) *Multicomponent interventions.* Again it is the *combination* of both social and cognitive skill development and direct access to micro-finance, savings and other income generating opportunities which is said to lead to better economic and social outcomes for girls and young women.
- (ii) *Long-term intervention exposure.* In addition to delivering multi-component interventions, authors argue that short-term inventions (i.e. 12 months or fewer) without sufficient intensity (e.g. at least weekly contact) are less likely to allow the time needed to observe desired behaviour changes or give girls enough time to develop the skills necessary to engage in economic activities.
- (ii) *Addressing individual support needs.* There was also an acknowledgement that girls and young women's experiences are not homogeneous, and that if their individual support needs are not met, it will be more difficult for them to become confident, active, economic agents. Some studies concluded that to be more effective they would improve future programmes by tailoring them to address the specific needs of girls and young women. For example, do rural girls need better access to information? Do girls who are less educated need additional support? If women are married will it be harder for them to access peer group spaces? These were the kinds of issues that

livelihood programmes became aware of as they delivered interventions and came into contact with girls and young women in the field.

- (iv) *Sensitive to age groups.* Similarly some interventions found that micro-finance was more suitable to older age groups (15 years and above), and that it may be more difficult for younger girls to engage. However, there were also some findings to suggest that girls around that age (16-18) were less likely to use contraceptives. Both of these findings suggest that programmes need to take into consideration specific issues and developmental milestones and the impact this has on their ability to maximise the effectiveness of livelihood programmes.
- (v) *Full parental engagement.* In line with educational incentive programmes, consideration was given to the extent to which programmes should have contact with parents, as a way to support girls. There was awareness that without parental support and buy-in, interventions would not be able to overcome the influence of families in the lives of girls and young women, which again could limit programme success. So far, only two livelihood programmes actively involved parents, one to agree that young girls would remain unmarried for the duration of the programme and another which held community meetings to ensure greater parent involvement. Thus further exploration of the role of families needs to be considered in future programme design and evaluations.
- (vi) *Drop-out rates and appropriateness of livelihood model.* In some cases authors attributed the lack of significant findings to methodological issues, in particular, the number of girls who dropped out between the start (baseline) and end of a programme (post-intervention) making it difficult to assess programme effectiveness. Although this is common to many social interventions and needs to be addressed in the research design and analysis, for this set of studies authors were concerned with the appropriateness of the model and factoring in how programmes can be more flexible and respond to the situational needs of girls and young women during programme implementation; for example, having more user involvement and consultation with girls before and during programme delivery to ensure their needs are being met.

4.6.3 Reproductive health programmes

'Provide economic assets to support access to reproductive health services'

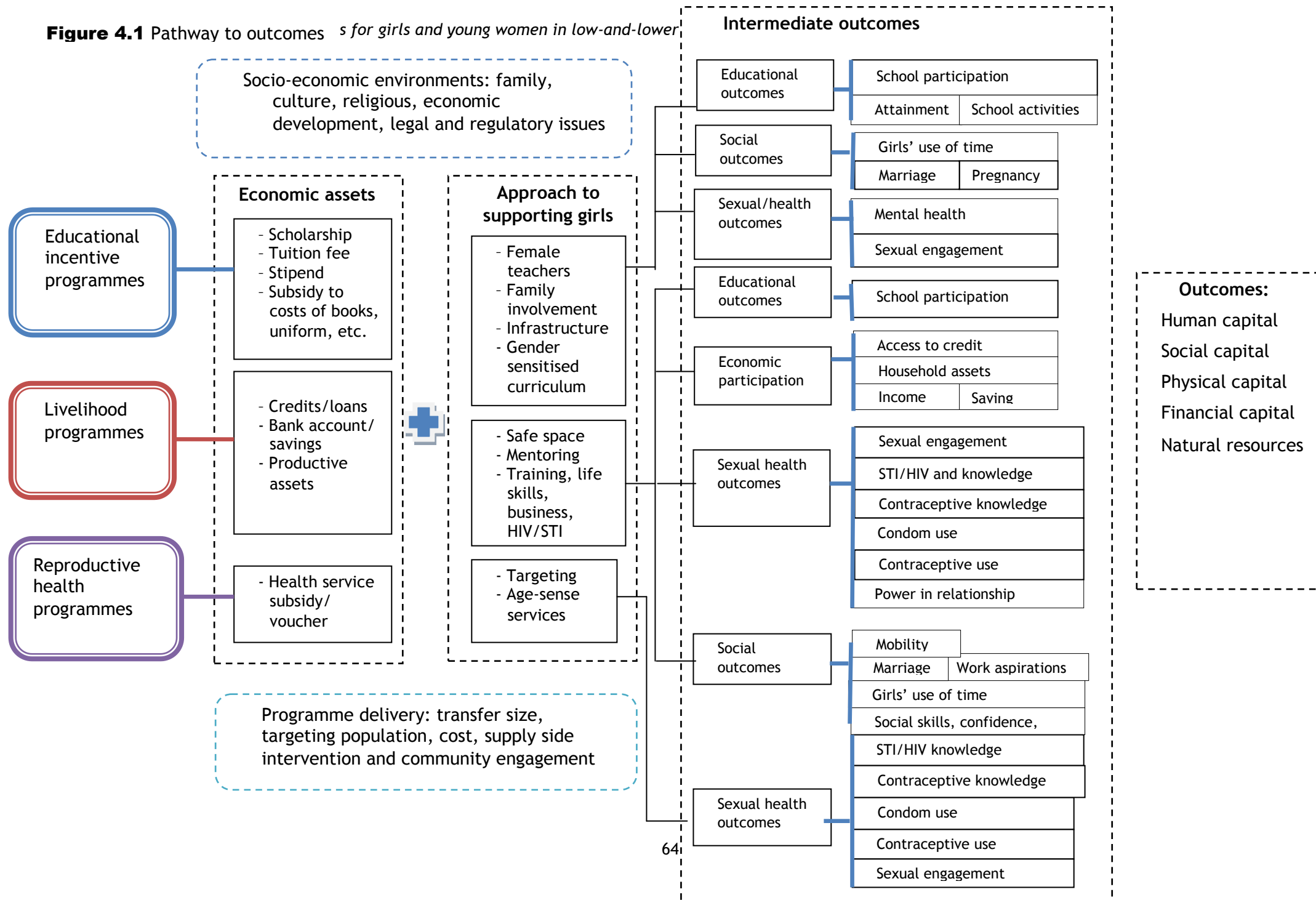
The economic asset focus of reproductive health programmes was the provision of vouchers to adolescent girls who would not otherwise have the funds to access reproductive health services. The primary aim of interventions was to improve knowledge and remove financial barriers in order to increase access to and utilisation of condoms and contraceptives. Although the two included studies reporting on this type of intervention differed in specific ways (i.e. community projects versus voucher distribution at key 'girl-specific' sites) they reported the same sexual health outcomes and came to similar findings (e.g. improvement in sexual health knowledge does not necessarily translate to changes in sexual health behaviour). Both studies were also interested in the delivery of services including whether they were suitable for adolescent girls (and boys) and one study (Meuwissen et al. 2006d) also found that health provision improved as a result of the voucher programme yet the link between service or programme delivery and outcomes was not identified in studies.

However, when exploring the educational and economic status of girls in the three programme sites (markets, neighbourhoods, schools), the authors from one study (Meuwissen et al. 2006d) drew interesting conclusions and hypotheses to explain some of the variation observed within their findings. For example, supporting the arguments identified in the educational incentive programmes, they found that vouchers had varying impacts depending on target site:

- *Girls in neighbourhoods* were more likely to have left school as a result of socio-economic demands of the family or pregnancy and therefore benefitted from access to both information and condoms.
- *Girls still at school* were less likely to be pregnant which could be explained by both their increased sexual health and their increased use of vouchers to obtain contraceptives.
- *Young women working in markets* were more independent economically, older and had 'started adult life' and therefore increased their use of sexual reproductive health clinics but did not increase their knowledge nor did they necessarily use condoms or contraceptives.

Again, this points to the importance of taking into consideration the developmental stages and different life stages of girls and how this may influence programme delivery and subsequent outcomes.

Figure 4.1 Pathway to outcomes for girls and young women in low-and-lower



5. Summary and discussion

5.1 Introduction

This section summarises and reflects on the synthesis findings reported in Section 4 and informs the conclusions outlined in Section 6. First, we provide a summary of the main findings by outcome, before reflecting on the nature of those findings, including a consideration of the current gaps in the evidence base. This is followed by the recommendations for policy, practice and research and finally the strengths and limitations of this systematic review, both in Section 6.

5.2 Summary of main findings

Of the 18 included studies, 16 quantitatively measured the impact of interventions, 14 of which were judged to be of sufficient quality (high: n=6; and medium: n=8) to inform findings on effectiveness, with the remaining two low quality studies providing data on the impact of interventions on gender disparities. A diverse range of outcomes reported across three intervention types means that in some cases only a small number of studies informs each discrete synthesis. However, we are confident that the evidence base is both trustworthy and reliable enabling us to summarise and draw conclusions appropriately. Six of the 18 included studies provided qualitative data on girls' views about interventions; these all focused on livelihood programmes. Because of the limited number of studies capturing girls and young women's views and experiences of the interventions it was deemed necessary to include the qualitative findings from two low quality studies to highlight issues that would otherwise be missed.

5.2.1 Economic engagement

5.2.1.1 The impact of programmes on economic outcomes

Four studies, all examining livelihood programmes, measured a range of economic engagement outcomes. A positive effect was found by studies measuring impact on girls' savings (n=2), use of micro-credit loans (n=1) and girls' ownership of household assets (n=1). A positive impact on income generation was also found in two of the three studies that measured it.

5.2.1.2 Girls and young women's views about economic engagement

Qualitative data on barriers to and facilitators of economic engagement for young women were found in six livelihood programme studies. Themes included:

- (i) *Access to financial services and markets.* Qualitative evidence from three studies indicated that young women's access to financial services is hampered by a lack of awareness of local banking services, such as savings accounts or loans, and by a perception of post offices and market places as hostile environments. Practical support from adults and peers when attempting to navigate financial services was perceived as facilitating access.
- (ii) *Resources for economic engagement.* Data from two studies indicated that girls and young women consider the following resources to be key facilitators of economic engagement: business and life skills training, sufficient financial resources and previous business experience.
- (iii) *Programme impact.* Despite some case examples of girls being pressured to take loans on behalf of male members of the family, young women felt that, overall, having access to micro-credit loans and the opportunity to save was of positive benefit to them. Some discussed plans to invest their money in the future, or use funds to improve their current business.

5.2.1.3 Moderating factors

In addition to the barriers highlighted above, authors suggest that the extent to which girls and young women can fully engage in economic activities is affected by (i) the length and intensity of livelihood programmes, (ii) the age of beneficiaries and (iii) the overall livelihood approach. Authors of two studies suggest that ongoing evaluations as part of implementation could improve programme specificity and reduce unnecessary drop-out and maximise impact.

5.2.2 Educational engagement

5.2.2.1 The impact of programmes on educational outcomes

Evidence of a positive impact on young women's school participation was found in eight studies; six educational incentive programmes and two livelihood programmes. However, there is a lack of evidence base to inform whether this leads to improvements in educational attainment (n=1). Three out of five studies found that educational incentive programmes can have a negative impact on boys' participation in school, but authors suggested the need to take into consideration local contexts.

5.2.2.2 Moderating factors

Although there are, overall, positive findings for school participation, evidence from one study suggests that there may be greater gains for those who are poorer and for those whose parents have been educated to at least primary level. Two studies also suggest that girls who live further away (rural vs. urban) are more likely to benefit from educational incentive programmes.

5.2.3 Sexual and reproductive health

5.2.3.1 The impact of programmes on sexual and reproductive health outcomes

Six studies report sexual and reproductive health outcomes; two evaluated sexual and reproductive health programmes, four evaluated livelihood programmes and one evaluated an educational incentive programme. Evidence from four studies suggests that both reproductive health and livelihood programmes can improve girls and young women's knowledge and attitudes about sexually transmitted diseases and how they can protect themselves against unwanted pregnancies. There is no direct evidence that this increases young women's condom and contraceptive use.

There is a lack of evidence on whether educational incentives or reproductive health programmes can have an impact on young women's sexual engagement with positive results not found for livelihood programmes. Although two studies suggest that participating in livelihood programmes could lead to young women exercising more power in their sexual relationships, no significant differences for this outcome were reported.

5.2.3.2 Moderating factors

There is some indication that sexual health outcomes may be moderated by the age of girls and whether they are continuing in education. The link between delaying pregnancy and marriage and staying in education may also be a factor.

5.2.4 Social well-being

5.2.4.1 The impact on social well-being outcomes

Six studies evaluating the impact of educational incentive and livelihood programmes also report data on social outcomes. Looking at the evidence from five studies it appears that both educational incentive and livelihood programmes can have a positive impact on reducing the marriage rates of girls and young women, although only two observed this finding for girls aged 15 years or younger. Despite wanting to promote future economic engagement two studies suggest that livelihood programmes may have a negative impact on work aspirations.

When measuring how girls and young women use their time, there is little evidence to imply, either way, that educational incentives or livelihood programmes affect the amount of time spent doing domestic or agricultural work. However, two livelihood programme evaluations indicate that girls and young women in a programme are more likely to spend time engaging in leisure activities, including socialising with friends. However, it is difficult to ascertain if these same programmes have a positive impact on mobility, as they do not come to the same conclusion.

5.2.4.2 Girls and young women's view/perception of the impact on social outcomes

Two studies reported that young women considered themselves to have greater self-confidence, saw an increase in their social skills, and felt they had more career choices and could make better decisions about when and who to marry.

5.2.5 Reflection on synthesis findings and gaps in the evidence base

5.2.5.1 Livelihood programmes

Programmes which aim to increase girls and young women's access to economic assets by taking a livelihood approach attempt to engage with the social barriers that may impede their opportunities to become economic agents because of their age, gender, poverty or other 'risk' factors such as being orphaned or not currently in school attendance. These programmes differ from economic asset-building programmes which take a 'gender lens' approach but target older, often married women with or without children (Holmes and Jones 2010), or 'sustainable livelihood programmes' aimed at 'youths', as neither address the social and developmental needs of girls and young women aged 10-24 (Bruce 2006). However, despite differences in approach and target populations, cross-cutting themes can be garnered from the literature.

A primary outcome of interest for economic livelihood programmes, and for this review, is whether, post-intervention, participants have a greater chance of increasing their access to and accumulation of financial assets. However, only four studies were able to provide quantitative data relevant to this outcome. Although the findings showed some positive results, there is a lack of long-term follow-up data to identify whether girls and young women's chances of economic success translate into adulthood and/or improve other areas of their life. The qualitative data also revealed a number of issues with regard to the cost of running a business, what motivated them to participate, and the repayment of loans.

A review of similar approaches to 'economic livelihood programmes', for street children in Latin America and Sub-Saharan African, found that for interventions to be successful in promoting involvement in income generating activities, not only did children have to show a willingness to participate, but also programmes needed to have trained staff that could build good relationships with street children and also address the 'various interdependent developmental needs of participants'

(Kobayashi 2004). However, they also found that children needed help with budgeting and recommended that repayment cycles of micro-credit schemes were agreed in consultation with participants to ensure they were appropriate and that young people gained a sense of ownership and understood the consequences of credit plans (Kobayashi 2004).

The recent systematic review on the impact of micro-finance on poor adults in Sub-Saharan Africa by Stewart et al. (2010) found that micro-credit does not necessarily 'lift people' out of poverty. They concluded that further consideration needs to be given to social and contextual factors influencing expenditure, saving and the experience of repaying credit/loans. Similarly they found that individual profits might not be sufficient to cover the costs of running a business or be enough to pay the high interest rates, limiting the extent to which people can make future investments in their business. They also found that people may simply spend more than they save, a factor yet to be explored for girls and young women. The review also questions to what extent micro-finance can enable people to protect themselves against unforeseeable shocks such as the instability of macroeconomic markets, natural disasters, or political conflicts that add to financial vulnerability (Stewart et al. 2010). Again, this issue is difficult to address without access to follow-up or longitudinal data.

Evaluations of livelihood programmes were ambitious in their attempts to assess impact on educational, reproductive health and other social outcomes, with variable success. Two studies found that programme participants were more likely to be enrolled in school but it was not clear if they continued to attend or how the intervention contributed to this outcome. Livelihood programmes which also included HIV/STI knowledge and skills training could have a positive impact on reproductive health outcomes. However, similar to behavioural and youth development interventions delivered to young people in high income countries, knowledge does not necessarily translate to safer sex behaviour (Shepherd et al. 2010) or reduction in pregnancy (Harden et al. 2009) or, for this review, marriage rates. Further evidence on the views of girls and young women from developing countries on the factors that influence their attitudes and behaviour in relation to these outcomes would provide a clearer picture on these issues.

5.2.5.2 Educational incentive programmes

Educational incentive strategies broadly aim to target disadvantaged groups who face the greatest challenges in accessing assets and participating in a wider society by providing funding to overcome costs relating to schooling. Similar programmes have been implemented and evaluated in different regions, and middle income or developed countries, including in Latin America (such as Mexico, Brazil, Columbia) UK and USA (see the review by Slavin 2010). Our findings are consistent with these studies which suggest that providing demand side strategies such as cash and funds to young women and their families can successfully improve enrolment and attendance outcomes (e.g. Attanasio et al. 2005a, Attanasio et al. 2005b, Barrera-Osorio et al. 2008, Oosterbeek et al 2008).

Findings from this review indicate that the evidence of programme impact on improving learning outcomes is less clear. One plausible explanation for this is that financial incentives may not be able to motivate students to learn who otherwise would not go to school. The incentive is only to attend and those students with learning aspirations may have been enrolled in school with or without the financial reward (Slavin 2010). In addition, we did not find any studies that investigated the impact of educational incentive programmes on long-term educational-related outcomes, such as participation in higher education, employment or other

economic indicators, which would provide an indication of the potential benefits of educational incentive programmes for investing in human capital.

Only two out of eight studies that evaluated educational incentive programmes reported programme impact on marriage; and only one of these reported on sexual engagement, pregnancy and mental health. The findings from these two studies suggest that educational incentive programmes may postpone sexual engagement, delay marriage, and reduce the likelihood of getting pregnant and suffering from mental health amongst young women. We found no educational incentive studies that investigated programme impact on HIV and other health-related outcomes. This may be because marriage and other health-related outcomes might not be considered as the primary objectives of these initiatives. However, a paucity of research evidence on programme effect on outcomes beyond schooling may cast some doubts on the sustainability of programme impact in improving girls and young women's future health and well-being.

It appears that socio-economic environments may play a role in school participation and the way in which families and girls respond to financial incentives is highly context-specific. For example, in Bangladesh parents might not send girls to school if they perceive that values taught at school might not reflect their own values and might undermine family values such as those on marriage (Arends-Kuenning and Amin 2004). The study by Hasan (2010) suggested that the positive improvement in boys' school participation may be due to the fact that when girls are sent to school families also want to send boys to school to accompany their daughters for safety reasons or that cash received from the programme was large enough to cover costs to send more children to school at the same time. What has yet to be investigated is the extent to which girls and young women take co-responsibility towards enrolling in school, continuing to attend and agreeing to remain unmarried, and how this may impact on the success of educational incentive programmes on school engagement. Further analysis of the impact of sending girls to school on their male siblings also needs to be taken into consideration. It may also be useful to engage with families to identify what fears and concerns they have about the education of all their children to avoid unintended negative programme impacts on boys in favour of girls.

It is important to carefully consider the alternative potential uses of these limited financial resources in developing countries to increase school participation. Other research has shown that access to school is one of the key barriers to school participation (Sathar et al. 2000). Financial resources can be used for supply side intervention, including for recruiting and training teachers, improving school infrastructure, instructional material and developing a high quality curriculum to address both drop-outs and poor educational quality. Several studies in this review have included supply side components in the intervention strategies (Arends-Kuenning and Amin 2004, Asadullah and Chaudhury 2009b, Khandker et al. 2003). However, programme designs and methodology used in these studies made it difficult to rule out other possible explanations of programme impact on the intended outcomes.

5.2.5.3 Reproductive health interventions

The financial incentive of reproductive health programmes was health care vouchers. These were distributed and made available to girls and young women to encourage utilisation of health services and improve reproductive and sexual health knowledge and behaviour. The evidence base for this group is small with only two identified studies, only one of which specifically targeted girls and young women while the other took a youth development approach and reported finding separately by gender. Interestingly a recent and comprehensive review of a range

of health care vouchers schemes conducted by Meyer et al. (2011) did not find any additional programme evaluation for young people aged 10-24 in middle income countries. However, similar to the findings of this review, they found that it is difficult to find a connection between the use of health care services, an increase in knowledge and changes in health outcomes.

6. Conclusions and recommendations

6.1 Conclusions

There is a modest but growing evidence base to suggest that providing girls and young women with access to economic assets and developing their skill sets may improve their ability to generate an income, increase the amount they can save, support their participation in school, and increase their sexual health knowledge. However, claims that this will increase their economic standing in society overall, lead to better further educational or career choices or improve long-term sexual health outcomes, as adults, cannot be made. Meanwhile the studies reporting on girls and young women's views suggest that social, practical *and* financial support is required if they are to maintain safe and active economic participation in society. In addition, further consideration of their experiences of economic asset-building interventions should be assessed during programme participation to ensure interventions are more likely to be successful.

6.2 Recommendations for policy and practice

- To consider investing in economic asset-based interventions for girls and young women in low- and lower-middle-income countries, and fragile states as they could, potentially, contribute to increasing their enrolment in schools, improving the skills required to engage in income generating activities, and improving sexual health knowledge, and could encourage delays in marriage and pregnancy in line with social and economic empowerment policies for girls and young women in developing countries.
- To ensure the appropriateness of interventions they need to be culturally relevant and context-specific, taking into account the developmental and social support needs of young women, including subgroups (e.g. by age, location, educational level) and, where possible, be part of a whole-community and family approach to promote greater participation in economic, social and sexual health outcomes. Young people could also be involved in the design and delivery of interventions to promote their appropriateness and relevance.
- To consider the role and importance of taking a multi-component and theoretical approach when designing and delivering asset-building and/or protecting programmes for girls and young women in low- and lower-middle-income countries, and fragile states. Nearly all of the programmes in the review were complex social interventions, whether they provided micro-finance *with* business skills training, or school scholarships *alongside* school subsidies, indicating that the provision of financial incentives for girls and young women alone may not be considered sufficient to produce the positive results desired.
- Future development of educational incentive programmes should consider strategies that not only encourage school participation but also motivate girls to learn in school. Programme development would also benefit from placing emphasis on improving teaching quality and school infrastructure, and engaging with the wider community.
- Although evidence of educational incentive programmes found in this review on spillover effects on boys is inconclusive, policy and practitioners should closely monitor and evaluate girl-specific, educational incentive programmes for any unintended positive or negative consequences on boys' outcomes. Knowledge and information about the negative consequences of these programmes is invaluable for future development of similar programmes in other contexts.

6.3 Recommendations for research

6.3.1 Primary research

- Conduct further high quality research which will enable better monitoring, evaluation and assessment of the impact of economic asset-building/programme interventions. In particular to focus on collecting robust data on the heterogeneity, age, economic status and location of girls at baseline and post-intervention and where possible to conduct subgroup analysis to better identify what works for which girls and young women and when.
- Further evaluations would benefit from long-term follow-up to assess the extent to which outcomes of interest are maintained or improved into adulthood, including employment, health and other social indicators; this could also provide insight into the ways in which girls and young women can break the cycle of intergeneration poverty.
- Further impact evaluations would also benefit from being accompanied by rigorous process evaluation to assess the factors that contribute to success or failure, and economic evaluations to assess cost-effectiveness. Where appropriate, trials should collect, analyse and report data on the likely effects of the intervention on gender inequalities and disparities.
- Educational incentive programmes could also extend their outcomes to include teacher reported attendance and to collect data on attainment in those areas where school stipends have been delivered for an extended period of time. Research on the extent to which educational incentive programmes can improve teaching quality in school is also warranted.
- The following areas of research are also recommended: (i) investigation of programmes aiming to increase access to other economic assets such as agriculture tools, land or livestock for girls and young women; (ii) in-depth exploration of girls and young women's and other stakeholders' (for example, parents, teachers) views on the delivery and experience of educational incentive programmes; (iii) further research on the provision of financial incentives as part of reproductive health programmes in low-income countries to equal that available in middle income countries; (iv) collection of more data on economic outcomes across all programme types to strengthen the evidence on whether the livelihood of girls and young women in low-income countries can be improved; (v) further exploration of the social barriers that may impede access to economic assets, such as violence against girls and young women, and other forms of gender discriminatory practices, and how they can be overcome.

6.3.2 Systematic reviews

- Conduct a systematic 'descriptive map' of research on the range of asset-building/protecting initiatives targeting and/or providing data on girls and young women in low and middle income countries.
- From the systematic 'descriptive map' consult with relevant users to identify and conduct in-depth review syntheses relevant to policy and practice to further inform our understanding of girls and young women and their relationship to increased economic, social and human assets.

6.4 Strengths and weaknesses of this review

As far as we are aware, this is one of the first systematic reviews conducted in international development which attempts to identify and synthesise, in an explicit and transparent manner, findings from studies evaluating the effectiveness of

economic interventions targeted at girls and young women in low- and lower-middle-income countries, and fragile states. We conducted a systematic search of electronic databases and key websites to identify published and unpublished research, and supplemented this approach by contacting authors and checking the references of included studies. We invested equal time in handsearching to positive ends, with nearly half of the studies included in the synthesis being identified using this method.

However, despite our attempts to conduct a sensitive and comprehensive search, the review was limited to English language databases and studies written in English. There was not sufficient allocated project time or financial resources to identify and include studies written in languages that the review group members were not proficient in nor to have studies translated. Systematic reviews in international development require further methodological consideration regarding how to systematically identify and synthesise non-English-language studies to not only provide a more exhaustive evidence base but one that can provide the contextual detail that is often required when answering review questions relevant to policy makers and practitioners in this field.

The review benefitted from user involvement in the form of a consultation with policy-makers, a project consultant and a peer advisory group of practitioners and academics working in this area. The preliminary findings were also presented at an OECD (Organisation for Economic Co-operation and Development) conference on women and household assets, which provided us with further feedback to help us determine whether we had missed anything important, such as how best to present outcomes and whether the level of descriptive detail provided about the interventions was sufficient. We were able to incorporate the suggestions we received as we proceeded with the synthesis and writing up the review.

Although this review is concerned with how to support the economic advancement of girls and young women, recognising that there are many different routes to achieving the same goal, the original scope of this review needed to be narrowed in such a way that interventions could be meaningfully and appropriately combined in a synthesis. The review was therefore limited to interventions with an economic component. We are aware that there are many other initiatives that aim to support girls and young women achieve financial empowerment, but these were excluded from the review. It should also be noted that, even by focusing the review using this criterion and then subsequently grouping the different types of economic interventions delivered to girls and young women according to setting and approach used, there was, nonetheless, some degree of variation between the studies.

The majority of studies included in the review answered questions on impact. We therefore have limited data to help us understand what factors contribute to the success or failure of one intervention over another. Thus, discussions on the theory and delivery of the different types of intervention included in the review need further evidence from primary research to build a clearer picture of the mechanisms involved in implementation.

This review also provides limited evidence that can be used to consider the differences which exist between girls (of different ages) and young women. Only a few studies provided information about heterogeneity, and in many cases there was insufficient information to explore how the impact of interventions on girls and young women might vary with their age, socio-economic status and location.

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Appendices

Appendix 1.1: Authorship of this report

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Appendix 2.1: Exclusion criteria

Exclusion criteria

EXC1: A study is not published in English

EXC2: A study is carried out in high income or upper middle income countries†

EXC3: An intervention programme does not seek to increase access to, building and/or protect economic assets

EXC4: An intervention does not focus on girls aged between 10-24 years old nor does study report outcomes on this population group.

EXC5: A study is not empirical study

†Lower-middle income and low-income countries are defined by The World Bank, please see <http://data.worldbank.org/about/country-classifications/country-and-lending-groups> . Studies classified as fragile states include: Afghanistan, Angola, Azerbaijan, Burundi, Burma, Cambodia, Cameroon, Chad, Comoros Islands, Congo, Côte d'Ivoire, Democratic Republic of the Congo, Democratic Republic, Indonesia, Dominica, Djibouti, Eritrea, Ethiopia, Georgia, Guinea, Guinea-Bissau, Guyana, Haiti, Kenya, Kiribati, Lao People's The Gambia, Liberia, Mali, Nepal, Niger, Nigeria, Papua New Guinea, São Tomé and Príncipe, Sierra Leone, Solomon Islands, Somalia, Sudan, Tajikistan, Timor Leste, Togo, Tonga, Uzbekistan, Vanuatu, Yemen, Zimbabwe

Appendix 2.2: Search strategy for electronic databases

We searched the databases and websites listed below.

Published research: searches of the following bibliographic databases were undertaken:

- African Women Bibliographic database
- ASSIA (Applied Social Sciences Index and Abstracts)
- BLDS (British Library for Development Studies)
- Cochrane Library
- DoPHER (Database of Promoting Health Effectiveness Reviews)
- ERIC (Education Resources Information Center)
- EconLit
- Global Health
- International Bibliography of the Social Sciences (IBSS)
- Internet Documents in Economics Access Service (Research Papers in Economics) (IDEAS) [Repec]
- PubMed
- Sociological Abstracts
- TRoPHI (Trials Register of Promoting Health Interventions)
- WHOLIS (World Health Organization Library Database)

Website search: the following websites were searched for relevant research:

- The World Bank (<http://www.worldbank.org/>)
- UNICEF (<http://www.unicef.org/>)
- African Development Bank (<http://www.afdb.org/en/>)
- Asian Development Bank (<http://www.adb.org/Publications/search.asp>)
- DfID (<http://www.dfid.gov.uk/Media-Room/Publications/>)
- Governance and Social Development Resource Centre (<http://www.gsdrc.org/>)
- The United Nations Capital Development Fund (UNCDF) (http://www.uncdf.org/english/about_uncdf/)
- The Overseas Development Institute (ODI) (<http://www.odi.org.uk/>)
- International Center for Research on Women (<http://www.icrw.org/icrw-library/>)
- Centre for Micro Finance, the Institute for Financial Management and Research, Chennai, India (<http://ifmr.ac.in/cmfp/publications.html>)
- Global Extension of Social Security, International Labour Organization (<http://www.socialsecurityextension.org/gimi/gess/ShowLibrary.do?aid=2>)
- Rural Finance Learning Center (<http://www.ruralfinance.org>)
- The London School of Hygiene and Tropical Medicine (<http://www.lshtm.ac.uk/publications/>)
- Microfinance Gateway (<http://www.microfinancegateway.org/p/site/m/home/>)
- Institute of Development Studies (<http://www.ids.ac.uk/go/home>)
- International Development Research Centre (<http://publicwebsite.idrc.ca/EN/Pages/default.aspx>)
- Poverty Action Lab (<http://www.povertyactionlab.org>)
- Innovations for Poverty Action (<http://www.poverty-action.org/>)

- The Center of Evaluation for Global Action (CEGA) (<http://cega.berkeley.edu>)
- Centre for International Development (CID) Micro-Development Initiative, Harvard University (<http://www.hks.harvard.edu/centers/cid/programs/micro-developmentinitiative>)
- Idea42 (<http://ideas42.iq.harvard.edu>)
- The Development Impact Evaluation Initiative (DIME)
- Spanish Impact Evaluation Fund (SIEF)
- The Chronic Poverty Research Centre (CPRC) (<http://www.chronicpoverty.org>)
- UNESCO (United Nations Educational, Scientific and Cultural Organization) (<http://www.unesco.org/new/en/unesco/resources/online-materials/publications/unesdoc-database/>)
- Eldis (<http://www.eldis.org/>)
- Freedom from Hunger (<http://www.freedomfromhunger.org/>)
- Population Council (www.popcouncil.org/)
- Policy pointers (<http://www.policypointers.org/>)
- Search4Development Netherlands (<http://www.search4dev.nl/>)
- BRIDGE (<http://www.bridge.ids.ac.uk/>)
- Research and Evaluation Division (RED), BRAC (<http://www.bracresearch.org/index.php>)

Reviews: identification of reviews as a source of further research studies included searching the following databases: Cochrane; 3ie.

Citation searching: the citations of included studies were also checked to identify further included and linked studies (e.g. articles reporting the same study but published in a separate publication by different or similar authors).

Additional searching: during the in-depth reviewing stage, additional searches were carried out to ensure that any relevant studies were identified. These included website searches, reference checking, forward reference checking.

The review team piloted the specified search terms used in each database before finalising the search strategy. Social science databases (ASSIA, ERIC, Sociological Abstracts, IBSS) and economic databases (EconLit) were searched on a range of terms relevant to physical and financial assets (for example, terms related to money, e.g. microfinance, savings, fees, credit, and terms related to land and livestock, e.g. agriculture, farming, machinery) before being combined with the concept terms of 'girls and young women'. For international development databases, for example, WHOLIS and 3ie impact databases, we searched only on concepts related to 'young women' which meant that any types of interventions would be identified including, if any, those relevant to agricultural tools, equipment or machinery. Unfortunately, despite the range of terms and approaches used, no relevant studies/interventions were found which related to increasing girls' access to physical assets.

IBSS (25/01/2011)

((DE=("developing countries" or "less developed countries")) or(KW=((State OR States OR country OR countries OR region OR regional OR regions OR territory OR territories) NEAR (Conflict OR post-conflict OR collapsed OR conflict-affected OR "war-torn" OR "war torn" OR "Post conflict" OR crisis OR "hard to reach")))) or(KW=("developing nation" OR "developing nations" OR "developing world" OR

"developing economy" OR "developing economies" OR "less developed nation" OR "less developed nations" OR "less developed world" OR "less developed countr*" OR "less developed economy" OR "less developed economies" OR "lesser developed nation" OR "lesser developed nations" OR "lesser developed world" OR "lesser developed countr*" OR "lesser developed economy" OR "lesser developed economies" OR "under developed nation" OR "under developed nations" OR "under developed world" OR "under developed countr*" OR "under developed economy" OR "under developed economies" OR "underdeveloped nation" OR "underdeveloped nations" OR "underdeveloped world" OR "underdeveloped countr*" OR "underdeveloped economy" OR "underdeveloped economies" OR "lower-middle income countr*" OR "lower-middle income nation" OR "lower-middle income nations" OR "lower-middle income economy" OR "lower-middle income economies" OR "low income countr*" OR "low income nation" OR "low income nations" OR "low income economy" OR "low income economies" OR "lower income countr*" OR "lower income nation" OR "lower income nations" OR "lower income economy" OR "lower income economies" OR "underserved countr*" OR "underserved nation" OR "underserved nations" OR "underserved population*" OR "underserved world" OR "under served countr*" OR "under served nation" OR "under served nations" OR "deprived countr*" OR "deprived nation" OR "deprived nations" OR "poor countr*" OR "poor nation" OR "poor nations" OR "poorer countr*" OR "poorer nation" OR "poorer nations" OR "poorer world" OR "low* gross domestic" OR "low* gross national" OR lmic OR lmics OR "third world" OR "lami country" OR "lami countries" OR "transitional country" OR "transitional countries")) or(KW= (Africa OR Asia OR Caribbean OR "West Indies" OR "South America" OR "Latin America" OR "Central America" OR Dominica OR Azerbaijan OR "afghanistan" OR "angola" OR "armenia" OR "bangladesh" OR "benin" OR "belize" OR "bhutan" OR "bolivia" OR "Burkina Fasso" OR "burundi" OR "urundi" OR "cambodia" OR "khmer" OR "kampuchea" OR "cameroons" OR Cameron OR Camerons OR "cape verde" OR "cape verde" OR "central African republic" OR "chad" OR "china" OR "comoros" OR "Comoro Islands" OR Comores OR "Congo" OR "zaire" OR "Cote d'Ivoire" OR "Ivory Coast" OR "djibouti" OR "French Somaliland" OR "East Timor" OR "Timor Leste" OR "ecuador" OR "egypt" OR "United Arab Republic" OR "El Salvador" OR "eritrea" OR "ethiopia" OR "gambia" OR Gaza OR "Georgia Republic" OR "Georgian Republic" OR "ghana" OR "gold coast" OR "guatemala" OR "guinea" OR "guyana" OR "guiana" OR "guyana" OR "haiti" OR "honduras" OR "india" OR "indian ocean islands" OR "maldives" OR "indonesia" OR "iraq" OR "jordan" OR "kenya" OR "micronesia" OR "kiribati" OR "north korea" OR "Democratic People's Republic of Korea" OR "yugoslavia" OR "kosovo" OR "kyrgyzstan" OR "kirghizia" OR "Kyrgyz republic" OR Kirghiz OR "kyrgyzstan" OR "kirgizstan" OR "Lao PDR" OR "laos" OR "lesotho" OR "basutoland" OR "liberia" OR "madagascar" OR "Malagasy republic" OR "malawi" OR "nyasaland" OR "mali" OR "micronesia" OR "marshall islands" OR "Mauritania" OR "Middle East" OR "moldova" OR Moldovia OR "mongolia" OR "morocco" OR "ifni" OR "mozambique" OR "myanmar" OR "myanma" OR "burma" OR "nepal" OR "Antilles" OR "nicaragua" OR "niger" OR "nigeria" OR "oman" OR "muscat" OR "pakistan" OR Palestine OR "paraguay" OR "philippines" OR "rwanda" OR "ruanda" OR "samoa" OR "Samoan Islands" OR "navigator island" OR "Sao Tome" OR "senegal" OR "sierra leone" OR "sri lanka" OR "ceylon" OR "Solomon Islands" OR "somalia" OR "sudan" OR "swaziland" OR syria OR "tajikistan" OR "tadzhikistan" OR "tadjikistan" OR Tadjhik OR "tanzania" OR "thailand" OR "togo" OR "tonga" OR "tunisia" OR "turkmenistan" OR Turkmen OR "uganda" OR "ukraine" OR "uzbekistan" OR "guinea-bissau" OR Uzbek OR "vanuatu" OR "new hebrides" OR "vietnam" OR "Viet Nam" OR "West Bank" OR "yemen" OR "zambia" OR "zimbabwe" OR Rhodesia OR "Jamahiriya" OR "Mocambique" OR "Principe" OR "indian ocean islands" OR "melanesia" OR "melanesia" OR "zanzibar" OR Togoland OR Tanganika OR "East Bengal" OR "Cabo Verde" OR "Tuvalu")) and(((DE=("gender studies" or "gendered space" or "girls" or

"daughters")) or (KW=(girl* OR ((students OR adolescen* OR youth OR "young adult*" OR teenag*) WITHIN 3 girl*) OR ("teenage girl*" OR "teenaged girl*" OR daughter* OR "adolescent girl*" OR "young girl*" OR "young female*" OR "young mother*" OR "young women" OR "adolescen* female*") OR (("young adult*" OR students OR adolescen* OR youth OR young OR teenagers) NEAR female*) OR "Girl-friendly" OR "Gender-based" OR "gender inequalit*" OR (young adult* WITHIN 3 women) OR (adolescen* WITHIN 3 women)))) and((DE=("apprentices" or "apprenticeship" or "bicycles" or "credit" or "economic rights" or "entrepreneurs" or "household savings" or "land rights" or "land tenure" or "livestock" or "microfinance" or "mobile phones" or "motorcycles" or "on the job training" or "property rights" or "savings" or "telephone" or "tractors" or "trucks" or "vehicles" or "vocational training")) or (KW=((land OR house OR home OR livestock) WITHIN 3 (ownership OR titl* OR transfer OR transfers OR entitlement*))) or (KW=(Stipend* OR loan OR housing OR Saving* OR Bursaries OR "demand-side intervention*" OR incentive OR incentives OR cash OR Subsidy OR subsidies OR subsidise OR subsidize OR "business development program*" OR grant OR grants OR "Financial service*" OR "Personal finance" OR "Personal financial" OR "Domestic investment" OR "personal wealth" OR monetary OR poverty OR "financial aid" OR "financial assistance" OR "monetary aid" OR financial support OR microfinance OR "micro-finance" OR "micro finance" OR microcredit OR "micro-credit" OR "micro loan" OR "micro-loan" OR microloan OR microloans OR "micro-loans" OR microenterprise OR "Micro-enterprise" OR microbanking OR "micro-banking" OR microinsurance OR "micro-insurance" OR microleasing OR "micro-leasing" OR microlending OR "micro-lending" OR "productive asset*" OR "cash transfer*" OR "bank account*" OR "bank loan*" OR "economic asset*" OR "economic empowerment" OR "group loan*" OR "home-based enterprise*" OR "job placement*" OR "productive resource*" OR "rural finance" OR "small business*" OR "student loan*" OR voucher* OR "financial intervention*" OR apprenticeship* OR bicycle* OR motorcycle* OR "financial asset*" OR "small business*" OR "microsaving" OR "micro savings" OR "micro-saving" OR "micro-saving" OR scholarship* OR "financial incentive*" OR "economic incentive*" OR sponsorship OR sponsorships OR intern*))))

3ie impact database (24/01/11)

Young women or girl or girls or youth or adolescent or adolescence or females or young adult or young people

WHOLIS (24/01/11)

Young women or girl or girls or youth or adolescent or adolescence or females or young adult or young people

African Women Bibliographic database (24/01/11)

Title (Girls or young women or cash transfer or microfinance or incentive or land tenure or land transfer or land entitlement or land titling or house ownership or house entitlement or savings or bank account or bank loan or financial capital or livestock or productive asset or financial asset or economic asset or extension services or property rights or microcredit or micro-credit or micro-finance or bicycle or mobile phone or motorcycle or bridge fund or community banking or credit or economic empowerment or entrepreneur OR loan or income generation or microbanking or micro-banking or micro-insurance or microinsurance or microenterprise or micro-enterprise or microleasing or micro-leasing or

microlending or micro-lending or rural finance or mutual fund or small business or stipend or scholarship or school fee or voucher or job placement or apprenticeship)

BLDS (28/01/11)

Girls or young women or economic empowerment or cash transfer or microfinance or mobile phone or (savingAND girls) or (saving AND young women) or (loan AND girls) or (loan AND young women) or (credit AND girl) or (credit AND young women) or economic assets or bicycle or motorcycle or business assets or (banking AND girls) or (banking AND young women) or entrepreneur or financial assets or (demand side) or grant or house ownership or incentive or income generation or job placement or (land AND girls) or (land AND young women) or (livestock AND girls) or (livestock AND young women) or microcredit or asset.

IDEAS (28/01/11)

(empowerment | economic | assets | "saving account" | cash | entrepreneur | loan | incentive | land | ownership | "income generation" | "job placement" | "land tenure" | livestock | microfinance | microcredit | microenterprise | motorcycle | bicycle | scholarship | incentive | "small business" | stipend | voucher)+ ("young women" | girls | female)

DoPHER (Database of Promoting Health Effectiveness Reviews) (28/01/11)

304 In which country/countries was the study carried out?: Africa OR Developing countries OR Armenia OR Bahrain OR China OR Congo OR Ecuador OR Egypt OR Ethiopia OR Ghana OR Guatemala OR Honduras OR India OR Indonesia OR Iran OR Ivory Coast OR Kenya OR Korea OR Latin America OR Lesotho OR Mali OR Micronesia OR Mozambique OR Nepal OR Nigeria OR Pakistan OR Papua New Guinea OR Philippines OR Rwanda OR Samoa OR Senegal OR Swaziland OR Syria OR Tanzania OR Thailand OR Uganda OR Vietnam OR West Indies OR Zaire OR Zambia OR Zimbabwe

306 Freetext (item record) "developing countries"

308 Freetext (item record) "developing world"

312 Freetext (item record) "low income countries"

319 Freetext (item record) "middle-income countries"

321 Freetext (item record) "low-income countries"

322 304 OR 306 OR 308 OR 312 OR 319 OR 321

PubMed (26/01/11)

Search: (("2010/07"[Entrez Date] : "2011/1"[Entrez Date]) AND (((("financial intervention"[tiab] OR "financial interventions"[tiab] OR "Student loan"[tiab] OR "student loans"[tiab] OR "Economic asset"[tiab] OR "economic assets"[tiab] OR "Job placement"[tiab] OR "job placements"[tiab] OR "Productive asset"[tiab] OR "productive assets"[tiab] OR Apprenticeships[tiab] OR apprenticeship[tiab] OR "Business asset"[tiab] OR "business assets"[tiab] OR "Financial aid"[tiab] OR "financial assistance"[tiab] OR "monetary aid"[tiab] OR "financial incentives"[tiab] OR "economic incentives"[tiab] OR "financial incentive"[tiab] OR Sponsorship[tiab] OR sponsorships[tiab] OR Traineeships[tiab] OR traineeship[tiab] OR Intern[tiab] OR internship[tiab] OR interns[tiab] OR internships[tiab] OR "Financial support"[tiab]

OR "Financial assistance"[tiab] OR "communication devices"[tiab] OR "urban Mobility"[tiab] OR "rural mobility"[tiab] OR "mobile technology"[tiab] OR "mobile technologies"[tiab] OR "Economic empowerment"[tiab] OR "micro saving"[tiab] OR "micro savings"[tiab] OR "micro-saving"[tiab] OR "micro-saving"[tiab] OR microsaving[tiab] OR microsavings[tiab] OR "Bank account"[tiab] OR "bank accounts"[tiab] OR Voucher[tiab] OR vouchers[tiab] OR Scholarship[tiab] OR scholarships[tiab] OR microfinance[tiab] OR micro-finance[tiab] OR "micro finance"[tiab] OR microcredit[tiab] OR micro-credit[tiab] OR "micro loan"[tiab] OR "micro-loan"[tiab] OR microloan[tiab] OR microloans[tiab] OR "micro-loans"[tiab] OR Microenterprise[tiab] OR "Micro-enterprise"[tiab] OR "Productive resources"[tiab] OR "Cash transfer"[tiab] OR "cash transfers"[tiab] OR Bicycle[tiab] OR bicycles[tiab] OR Motorcycle[tiab] OR motorcycles[tiab] OR "Financial asset"[tiab] OR "financial assets"[tiab] OR "Small business"[tiab] OR "small businesses"[tiab]) OR ((land[tiab] OR house[tiab] OR home[tiab] OR livestock[tiab]) AND (ownership[tiab] OR titlement[tiab] OR transfer[tiab] OR transfers[tiab] OR titlements[tiab])) OR ((Vehicle[tiab] OR vehicles[tiab]) AND (ownership[tiab] OR scheme[tiab] OR schemes[tiab] OR program[tiab] OR programme[tiab] OR programmes[tiab] OR programs[tiab] OR initiative[tiab] OR initiatives[tiab])) OR (Monetary[tiab] AND (ownership[tiab] OR scheme[tiab] OR schemes[tiab] OR program[tiab] OR programme[tiab] OR programmes[tiab] OR programs[tiab] OR initiative[tiab] OR initiatives[tiab])) OR (Poverty[tiab] AND (scheme[tiab] OR schemes[tiab] OR project[tiab] OR projects[tiab] OR initiative[tiab] OR initiatives[tiab] OR intervention[tiab] OR program[tiab] OR programme[tiab] OR programmes[tiab] OR programs[tiab])) OR (Economic[tiab] AND (scheme[tiab] OR schemes[tiab] OR project[tiab] OR projects[tiab] OR initiative[tiab] OR initiatives[tiab] OR intervention[tiab] OR program[tiab] OR programme[tiab] OR programmes[tiab] OR programs[tiab])) OR ((transport[tiab] AND urban[tiab]) OR (transport[tiab] AND rural[tiab])) OR (poverty[mh] AND program evaluation[mh]) OR ("financial support"[MeSH Terms] OR "financing, personal"[MeSH Terms] OR "socioeconomic factors/economics"[MeSH Terms]) OR (((scheme[tiab] OR schemes[tiab] OR project[tiab] OR projects[tiab] OR initiative[tiab] OR initiatives[tiab] OR intervention[tiab] OR program[tiab] OR programme[tiab] OR programmes[tiab] OR programs[tiab] OR policies[tiab] OR policy[tiab] OR strategy[tiab] OR strategies[tiab]) AND (Income[tiab] OR credit[tiab] OR fees[tiab] OR Stipend[tiab] OR stipends[tiab] OR loan[tiab] OR housing[tiab] OR Saving[tiab] OR savings[tiab] OR livelihood[tiab] OR property[tiab] OR Housing[tiab] OR Bursaries[tiab] OR "demand-side"[tiab] OR incentive[tiab] OR incentives[tiab] OR payments[tiab] OR cash[tiab] OR funding[tiab] OR Subsidy[tiab] OR subsidies[tiab] OR subsidise[tiab] OR subsidize[tiab] OR livestock[tiab] OR telecommunications[tiab] OR telecommunication[tiab] OR "business development"[tiab] OR Grant[tiab] OR grants[tiab] OR Transportation[tiab] OR "Financial services"[tiab] OR "Personal finance"[tiab] OR "Personal financial"[tiab] OR "Domestic investment"[tiab] OR "Personal wealth"[tiab])) NOT "search strategy"[tiab])) AND (((adolescent[mh] AND female[mh:noexp]) OR (young adult[mh] AND female[mh:noexp]) OR (young adult[mh] AND (women[mh:noexp])) OR (adolescent[mh] AND (women[mh:noexp])))) OR (women[ti] OR women's[ti] OR girls[ti]) OR ("older girls"[tiab]) OR ((students[tiab] OR adolescents[tiab] OR adolescent[tiab] OR youth[tiab] OR adolescence[tiab] OR "young adults"[tiab] OR "young adult"[tiab] OR teenagers[tiab]) AND girls[tiab]) OR ("teenage girls"[tiab] OR "teenaged girls"[tiab] OR Daughter[tiab] OR daughters[tw]) OR ("young adults"[tiab] OR students[tiab] OR adolescents[tiab] OR adolescent[tiab] OR youth[tiab] OR adolescence[tiab] OR young[tiab] OR teenagers[tiab]) AND (female[tiab] OR females[tiab])) OR "Young mothers"[tw] OR "Girl-friendly"[tiab] OR "young women"[tiab])) AND (((State[tiab] OR States[tiab] OR statewide[tiab] OR country[tiab] OR countries[tiab] OR

countrywide[tiab] OR region[tiab] OR regional[tiab] OR regions[tiab] OR territory[tiab] OR territories[tiab] OR land[tiab]) AND ((Conflict[tiab] OR post-conflict[tiab] OR collapsed[tiab] OR conflict-affected[tiab] OR "war-torn"[tiab] OR "war torn"[tiab]) OR (Post conflict[tiab]) OR (crisis[tiab] OR remote[tiab]) OR ("hard to reach"[tiab])) OR (Africa[mh:noexp] OR Asia[mh:noexp] OR Caribbean[mh:noexp] OR "West Indies"[mh:noexp] OR asia, central[mh:noexp] OR asia, western[mh:noexp] OR asia, southeastern[mh:noexp] OR "South America"[mh:noexp] OR "Central America"[mh:noexp] OR "dominica"[MeSH Terms] OR "comoros"[MeSH Terms] OR azerbaijan[MeSH Terms] OR "developing country"[tw] OR "developing countries"[tw] OR "developing nation"[tw] OR "developing nations"[tw] OR "developing population"[tw] OR "developing populations"[tw] OR "developing world"[tw] OR "less developed country"[tw] OR "less developed countries"[tw] OR "less developed nation"[tw] OR "less developed nations"[tw] OR "less developed population"[tw] OR "less developed populations"[tw] OR "less developed world"[tw] OR "lesser developed country"[tw] OR "lesser developed countries"[tw] OR "lesser developed nation"[tw] OR "lesser developed nations"[tw] OR "lesser developed population"[tw] OR "lesser developed populations"[tw] OR "lesser developed world"[tw] OR "under developed country"[tw] OR "under developed countries"[tw] OR "under developed nation"[tw] OR "under developed nations"[tw] OR "under developed population"[tw] OR "under developed populations"[tw] OR "under developed world"[tw] OR "underdeveloped country"[tw] OR "underdeveloped countries"[tw] OR "underdeveloped nation"[tw] OR "underdeveloped nations"[tw] OR "underdeveloped population"[tw] OR "underdeveloped populations"[tw] OR "underdeveloped world"[tw] OR "middle income country"[tw] OR "middle income countries"[tw] OR "middle income nation"[tw] OR "middle income nations"[tw] OR "middle income population"[tw] OR "middle income populations"[tw] OR "low income country"[tw] OR "low income countries"[tw] OR "low income nation"[tw] OR "low income nations"[tw] OR "low income population"[tw] OR "low income populations"[tw] OR "lower income country"[tw] OR "lower income countries"[tw] OR "lower income nation"[tw] OR "lower income nations"[tw] OR "lower income population"[tw] OR "lower income populations"[tw] OR "underserved country"[tw] OR "underserved countries"[tw] OR "underserved nation"[tw] OR "underserved nations"[tw] OR "underserved population"[tw] OR "underserved populations"[tw] OR "underserved world"[tw] OR "under served country"[tw] OR "under served countries"[tw] OR "under served nation"[tw] OR "under served nations"[tw] OR "under served population"[tw] OR "under served populations"[tw] OR "under served world"[tw] OR "deprived country"[tw] OR "deprived countries"[tw] OR "deprived nation"[tw] OR "deprived nations"[tw] OR "deprived population"[tw] OR "deprived populations"[tw] OR "deprived world"[tw] OR "poor country"[tw] OR "poor countries"[tw] OR "poor nation"[tw] OR "poor nations"[tw] OR "poor population"[tw] OR "poor populations"[tw] OR "poor world"[tw] OR "poorer country"[tw] OR "poorer countries"[tw] OR "poorer nation"[tw] OR "poorer nations"[tw] OR "poorer population"[tw] OR "poorer populations"[tw] OR "poorer world"[tw] OR "developing economy"[tw] OR "developing economies"[tw] OR "less developed economy"[tw] OR "less developed economies"[tw] OR "lesser developed economy"[tw] OR "lesser developed economies"[tw] OR "under developed economy"[tw] OR "under developed economies"[tw] OR "underdeveloped economy"[tw] OR "underdeveloped economies"[tw] OR "middle income economy"[tw] OR "middle income economies"[tw] OR "low income economy"[tw] OR "low income economies"[tw] OR "lower income economy"[tw] OR "lower income economies"[tw] OR "low gdp"[tw] OR "low gnp"[tw] OR "low gross domestic"[tw] OR "low gross national"[tw] OR "lower gdp"[tw] OR "lower gnp"[tw] OR "lower gross domestic"[tw] OR "lower gross national"[tw] OR lmic[tw] OR lmic[tw] OR "third world"[tw] OR "lami country"[tw]

OR "lami countries"[tw] OR "transitional country"[tw] OR "transitional countries"[tw]
 OR (Africa[tiab] OR Asia[tiab] OR Caribbean[tiab] OR "West Indies"[tiab] OR "South America"[tiab] OR "Latin America"[tiab] OR "Central America"[tiab] OR
 Dominica[tiab] OR comoros[tiab] OR Azerbaijan[tiab]) OR "africa south of the
 sahara"[Mh:noexp] OR "africa, central"[mh:noexp] OR "africa, eastern"[mh:noexp]
 OR "africa, northern"[mh:noexp] OR "africa, southern"[mh:noexp] OR "africa,
 western"[mh:noexp]) OR (("afghanistan"[MeSH Terms] OR "afghanistan"[All Fields])
 OR ("angola"[MeSH Terms] OR "angola"[All Fields]) OR ("armenia"[MeSH Terms] OR
 "armenia"[All Fields]) OR Armenian[All Fields] OR ("bangladesh"[MeSH Terms] OR
 "bangladesh"[All Fields]) OR ("benin"[MeSH Terms] OR "benin"[All Fields]) OR
 ("belize"[MeSH Terms] OR "belize"[All Fields]) OR ("bhutan"[MeSH Terms] OR
 "bhutan"[All Fields]) OR ("bolivia"[MeSH Terms] OR "bolivia"[All Fields]) OR "Burkina
 Faso"[All Fields] OR "Burkina Fasso"[All Fields] OR "Upper Volta"[All Fields] OR
 ("burundi"[MeSH Terms] OR "burundi"[All Fields]) OR ("burundi"[MeSH Terms] OR
 "burundi"[All Fields] OR "urundi"[All Fields]) OR ("cambodia"[MeSH Terms] OR
 "cambodia"[All Fields]) OR ("cambodia"[MeSH Terms] OR "cambodia"[All Fields] OR
 ("khmer"[All Fields] AND "republic"[All Fields]) OR "khmer republic"[All Fields]) OR
 ("cambodia"[MeSH Terms] OR "cambodia"[All Fields] OR "kampuchea"[All Fields]) OR
 ("cameroon"[MeSH Terms] OR "cameroon"[All Fields]) OR ("cameroon"[MeSH Terms]
 OR "cameroon"[All Fields] OR "cameroons"[All Fields]) OR Cameron[All Fields] OR
 Camerons[All Fields] OR ("cape verde"[MeSH Terms] OR ("cape"[All Fields] AND
 "verde"[All Fields]) OR "cape verde"[All Fields]) OR ("central african republic"[MeSH
 Terms] OR ("central"[All Fields] AND "african"[All Fields] AND "republic"[All Fields])
 OR "central african republic"[All Fields]) OR ("chad"[MeSH Terms] OR "chad"[All
 Fields]) OR ("china"[MeSH Terms] OR "china"[All Fields]) OR ("comoros"[MeSH Terms]
 OR "comoros"[All Fields]) OR "Comoro Islands"[All Fields] OR Comores[All Fields] OR
 ("congo"[MeSH Terms] OR "congo"[All Fields]) OR ("democratic republic of the
 congo"[MeSH Terms] OR ("democratic"[All Fields] AND "republic"[All Fields] AND
 "congo"[All Fields]) OR "democratic republic of the congo"[All Fields] OR "zaire"[All
 Fields]) OR "Cote d'Ivoire"[All Fields] OR "Ivory Coast"[All Fields] OR ("djibouti"[MeSH
 Terms] OR "djibouti"[All Fields]) OR "French Somaliland"[All Fields] OR "East
 Timor"[All Fields] OR ("east timor"[MeSH Terms] OR ("east"[All Fields] AND
 "timor"[All Fields]) OR "east timor"[All Fields] OR ("east"[All Fields] AND "timur"[All
 Fields])) OR "Timor Leste"[All Fields] OR ("ecuador"[MeSH Terms] OR "ecuador"[All
 Fields]) OR ("egypt"[MeSH Terms] OR "egypt"[All Fields]) OR "United Arab
 Republic"[All Fields] OR "El Salvador"[All Fields] OR ("eritrea"[MeSH Terms] OR
 "eritrea"[All Fields]) OR ("ethiopia"[MeSH Terms] OR "ethiopia"[All Fields]) OR
 ("gambia"[MeSH Terms] OR "gambia"[All Fields]) OR Gaza[All Fields] OR "Georgia
 Republic"[All Fields] OR "Georgian Republic"[All Fields] OR ("ghana"[MeSH Terms] OR
 "ghana"[All Fields]) OR ("ghana"[MeSH Terms] OR "ghana"[All Fields] OR ("gold"[All
 Fields] AND "coast"[All Fields]) OR "gold coast"[All Fields]) OR ("guatemala"[MeSH
 Terms] OR "guatemala"[All Fields]) OR ("guinea"[MeSH Terms] OR "guinea"[All
 Fields]) OR ("guyana"[MeSH Terms] OR "guyana"[All Fields] OR "guiana"[All Fields])
 OR ("guyana"[MeSH Terms] OR "guyana"[All Fields]) OR ("haiti"[MeSH Terms] OR
 "haiti"[All Fields]) OR ("honduras"[MeSH Terms] OR "honduras"[All Fields]) OR
 ("india"[MeSH Terms] OR "india"[All Fields]) OR ("indian ocean islands"[MeSH Terms]
 OR ("indian"[All Fields] AND "ocean"[All Fields] AND "islands"[All Fields]) OR "indian
 ocean islands"[All Fields] OR "maldives"[All Fields]) OR ("indonesia"[MeSH Terms] OR
 "indonesia"[All Fields]) OR ("iraq"[MeSH Terms] OR "iraq"[All Fields]) OR
 ("jordan"[MeSH Terms] OR "jordan"[All Fields]) OR ("kenya"[MeSH Terms] OR
 "kenya"[All Fields]) OR ("micronesia"[MeSH Terms] OR "micronesia"[All Fields] OR
 "kiribati"[All Fields]) OR ("korea"[MeSH Terms] OR "korea"[All Fields]) OR
 ("yugoslavia"[MeSH Terms] OR "yugoslavia"[All Fields] OR "kosovo"[All Fields]) OR
 ("kyrgyzstan"[MeSH Terms] OR "kyrgyzstan"[All Fields]) OR ("kyrgyzstan"[MeSH

Terms] OR "kyrgyzstan"[All Fields] OR "kirghizia"[All Fields]) OR ("kyrgyzstan"[MeSH Terms] OR "kyrgyzstan"[All Fields] OR ("kyrgyz"[All Fields] AND "republic"[All Fields]) OR "kyrgyz republic"[All Fields]) OR Kirghiz[All Fields] OR ("kyrgyzstan"[MeSH Terms] OR "kyrgyzstan"[All Fields] OR "kirgizstan"[All Fields]) OR "Lao PDR"[All Fields] OR ("laos"[MeSH Terms] OR "laos"[All Fields]) OR ("lesotho"[MeSH Terms] OR "lesotho"[All Fields]) OR ("lesotho"[MeSH Terms] OR "lesotho"[All Fields] OR "basutoland"[All Fields]) OR ("liberia"[MeSH Terms] OR "liberia"[All Fields]) OR ("madagascar"[MeSH Terms] OR "madagascar"[All Fields]) OR ("madagascar"[MeSH Terms] OR "madagascar"[All Fields] OR ("malagasy"[All Fields] AND "republic"[All Fields]) OR "malagasy republic"[All Fields]) OR ("malawi"[MeSH Terms] OR "malawi"[All Fields]) OR ("malawi"[MeSH Terms] OR "malawi"[All Fields] OR "nyasaland"[All Fields]) OR ("mali"[MeSH Terms] OR "mali"[All Fields]) OR ("micronesia"[MeSH Terms] OR "micronesia"[All Fields] OR ("marshall"[All Fields] AND "islands"[All Fields]) OR "marshall islands"[All Fields]) OR ("mauritania"[MeSH Terms] OR "mauritania"[All Fields]) OR ("micronesia"[MeSH Terms] OR "micronesia"[All Fields]) OR "Middle East"[All Fields] OR ("moldova"[MeSH Terms] OR "moldova"[All Fields]) OR Moldovia[All Fields] OR Moldovian[All Fields] OR ("mongolia"[MeSH Terms] OR "mongolia"[All Fields]) OR ("morocco"[MeSH Terms] OR "morocco"[All Fields]) OR ("morocco"[MeSH Terms] OR "morocco"[All Fields] OR "ifni"[All Fields]) OR ("mozambique"[MeSH Terms] OR "mozambique"[All Fields]) OR ("myanmar"[MeSH Terms] OR "myanmar"[All Fields]) OR ("myanmar"[MeSH Terms] OR "myanmar"[All Fields] OR "myanma"[All Fields]) OR ("myanmar"[MeSH Terms] OR "myanmar"[All Fields] OR "burma"[All Fields]) OR ("nepal"[MeSH Terms] OR "nepal"[All Fields]) OR "Antilles"[All Fields] OR ("nicaragua"[MeSH Terms] OR "nicaragua"[All Fields]) OR ("niger"[MeSH Terms] OR "niger"[All Fields]) OR ("nigeria"[MeSH Terms] OR "nigeria"[All Fields]) OR ("oman"[MeSH Terms] OR "oman"[All Fields] OR "muscat"[All Fields]) OR ("pakistan"[MeSH Terms] OR "pakistan"[All Fields]) OR Palestine[All Fields] OR ("paraguay"[MeSH Terms] OR "paraguay"[All Fields]) OR ("philippines"[MeSH Terms] OR "philippines"[All Fields]) OR ("philippines"[MeSH Terms] OR "philippines"[All Fields] OR "philipines"[All Fields]) OR ("philippines"[MeSH Terms] OR "philippines"[All Fields] OR "phillipines"[All Fields]) OR ("philippines"[MeSH Terms] OR "philippines"[All Fields] OR "phillippines"[All Fields]) OR ("rwanda"[MeSH Terms] OR "rwanda"[All Fields]) OR ("rwanda"[MeSH Terms] OR "rwanda"[All Fields] OR "ruanda"[All Fields]) OR ("samoa"[MeSH Terms] OR "samoa"[All Fields]) OR "Samoan Islands"[All Fields] OR ("samoa"[MeSH Terms] OR "samoa"[All Fields] OR ("navigator"[All Fields] AND "island"[All Fields])) OR ("samoa"[MeSH Terms] OR "samoa"[All Fields] OR ("navigator"[All Fields] AND "islands"[All Fields])) OR "Sao Tome"[All Fields] OR ("senegal"[MeSH Terms] OR "senegal"[All Fields]) OR ("sierra leone"[MeSH Terms] OR "sierra leone"[All Fields] AND "leone"[All Fields]) OR "sierra leone"[All Fields]) OR ("sri lanka"[MeSH Terms] OR ("sri"[All Fields] AND "lanka"[All Fields]) OR "sri lanka"[All Fields]) OR ("sri lanka"[MeSH Terms] OR ("sri"[All Fields] AND "lanka"[All Fields]) OR "sri lanka"[All Fields] OR "ceylon"[All Fields]) OR "Solomon Islands"[All Fields] OR ("somalia"[MeSH Terms] OR "somalia"[All Fields]) OR ("sudan"[MeSH Terms] OR "sudan"[All Fields]) OR ("swaziland"[MeSH Terms] OR "swaziland"[All Fields]) OR ("syria"[MeSH Terms] OR "syria"[All Fields]) OR ("tajikistan"[MeSH Terms] OR "tajikistan"[All Fields]) OR ("tajikistan"[MeSH Terms] OR "tajikistan"[All Fields] OR "tadzhikistan"[All Fields]) OR ("tajikistan"[MeSH Terms] OR "tajikistan"[All Fields] OR "tadzhikistan"[All Fields]) OR Tadjik[All Fields] OR ("tanzania"[MeSH Terms] OR "tanzania"[All Fields]) OR ("thailand"[MeSH Terms] OR "thailand"[All Fields]) OR ("togo"[MeSH Terms] OR "togo"[All Fields]) OR ("togo"[MeSH Terms] OR "togo"[All Fields] OR "togolese"[All Fields] AND "republic"[All Fields]) OR ("tonga"[MeSH Terms] OR "tonga"[All Fields]) OR ("tunisia"[MeSH Terms] OR "tunisia"[All Fields]) OR ("turkmenistan"[MeSH Terms] OR "turkmenistan"[All Fields]) OR Turkmen[All Fields]

OR ("uganda"[MeSH Terms] OR "uganda"[All Fields]) OR ("ukraine"[MeSH Terms] OR "ukraine"[All Fields]) OR ("uzbekistan"[MeSH Terms] OR "uzbekistan"[All Fields]) OR Uzbek[All Fields] OR ("vanuatu"[MeSH Terms] OR "vanuatu"[All Fields]) OR ("vanuatu"[MeSH Terms] OR "vanuatu"[All Fields] OR ("new"[All Fields] AND "hebrides"[All Fields]) OR "new hebrides"[All Fields]) OR ("vietnam"[MeSH Terms] OR "vietnam"[All Fields]) OR "Viet Nam"[All Fields] OR "West Bank"[All Fields] OR ("yemen"[MeSH Terms] OR "yemen"[All Fields]) OR ("zambia"[MeSH Terms] OR "zambia"[All Fields]) OR ("zimbabwe"[MeSH Terms] OR "zimbabwe"[All Fields]) OR Rhodesia[All Fields] OR "Jamahiriya"[All Fields] OR "Mocambique"[All Fields] OR "Principe"[All Fields] OR "or "[All Fields] AND ("indian ocean islands"[MeSH Terms] OR ("indian"[All Fields] AND "ocean"[All Fields] AND "islands"[All Fields]) OR "indian ocean islands"[All Fields]) AND ("melanesia"[MeSH Terms] OR "melanesia"[All Fields]) AND (Western[All Fields] AND ("africa, northern"[MeSH Terms] OR ("africa"[All Fields] AND "northern"[All Fields]) OR "northern africa"[All Fields] OR "sahara"[All Fields])) OR "tanzania"[MeSH Terms] OR "tanzania"[All Fields] OR "zanzibar"[All Fields] OR Togoland[All Fields] AND Tanganika[All Fields] OR "East Bengal"[All Fields] OR "cambodia"[MeSH Terms] OR "cambodia"[All Fields] OR "kampuchea"[All Fields] OR "Cabo Verde"[tw] OR "Tuvalu"[tw]))))

TRoPHI (Trials Register of Promoting Health Interventions) (28/01/11)

323 In which country/countries was the study carried out?: Africa OR Developing countries OR Armenia OR Bahrain OR China OR Congo OR Ecuador OR Egypt OR Ethiopia OR Ghana OR Guatemala OR Honduras OR India OR Indonesia OR Iran OR Ivory Coast OR Kenya OR Korea OR Latin America OR Lesotho OR Mali OR Micronesia OR Mozambique OR Namibia OR Nepal OR Nigeria OR Pakistan OR Papua New Guinea OR Philippines OR Rwanda OR Samoa OR San Marino OR Senegal OR Swaziland OR Syria OR Tanzania OR Thailand OR Uganda OR Vietnam OR West Indies OR Zaire OR Zambia OR Zimbabwe

324 Characteristics of the study population: female

326 323 AND 324

328 Freetext (item record) "low-income countries"

329 Freetext (item record) "middle-income countries"

331 Freetext (item record) "low income countries"

333 Freetext (item record) "developing world"

334 Freetext (item record) "developing countries"

337 In which country/countries was the study carried out?: Africa OR Developing countries OR Armenia OR Bahrain OR China OR Congo OR Ecuador OR Egypt OR Ethiopia OR Ghana OR Guatemala OR Honduras OR India OR Indonesia OR Iran OR Ivory Coast OR Kenya OR Korea OR Latin America OR Lesotho OR Mali OR Micronesia OR Mozambique OR Namibia OR Nepal OR Nigeria OR Pakistan OR Papua New Guinea OR Philippines OR Rwanda OR Samoa OR San Marino OR Senegal OR Swaziland OR Syria OR Tanzania OR Thailand OR Uganda OR Vietnam OR West Indies OR Zaire OR Zambia OR Zimbabwe

338 334 NOT 337

339 326 OR 328 OR 329 OR 331 OR 333 OR 338

Global Health (27/01/11)

- 1 least developed countries/ or developing countries/ or afghanistan/ or american samoa/ or bangladesh/ or benin/ or bhutan/ or burkina faso/ or burundi/ or cambodia/ or cape verde/ or central african republic/ or chad/ or comoros/ or congo democratic republic/ or djibouti/ or equatorial guinea/ or eritrea/ or ethiopia/ or gambia/ or guinea/ or guinea-bissau/ or haiti/ or kiribati/ or laos/ or lesotho/ or liberia/ or madagascar/ or malawi/ or maldives/ or mali/ or mauritania/ or mozambique/ or myanmar/ or nepal/ or niger/ or rwanda/ or samoa/ or "sao tome and principe"/ or sierra leone/ or solomon islands/ or somalia/ or sudan/ or tanzania/ or togo/ or tuvalu/ or uganda/ or vanuatu/ or yemen/ or zambia/ or threshold countries/ (51892)
- 2 ecuador/ or iran/ or korea republic/ or nicaragua/ or syria/ or tunisia/ or yemen/ (1943)
- 3 bolivia/ or cameroon/ or china/ or congo/ or cote d'ivoire/ or dominica/ or ecuador/ or egypt/ or el salvador/ or "federated states of micronesia"/ or ghana/ or guatemala/ or guyana/ or honduras/ or india/ or indonesia/ or iraq/ or jordan/ or kenya/ or korea democratic people's republic/ or korea republic/ or libya/ or marshall islands/ or morocco/ or nicaragua/ or nigeria/ or pakistan/ or papua new guinea/ or paraguay/ or philippines/ or sri lanka/ or swaziland/ or syria/ or thailand/ or tonga/ or tunisia/ or vietnam/ or western sahara/ or zimbabwe/ (26241)
- 4 azerbaijan/ (226)
- 5 Uzbekistan/ (365)
- 6 Somalia/ (145)
- 7 Tajikistan/ (74)
- 8 "sao tome and principe"/ or acp countries/ or central africa/ or least developed countries/ or portuguese speaking africa/ or principe/ or sao tome/ (16505)
- 9 Turkmenistan/ (158)
- 10 Mozambique.gl. (178)
- 11 lesotho/ or southern africa/ (3319)
- 12 North Africa/ or "Africa South of Sahara"/ or East Africa/ or Africa/ or Central Africa/ or West Africa/ (19061)
- 13 East Asia/ or West Asia/ or Asia/ or South East Asia/ or South Asia/ (28878)
- 14 latin america/ or central america/ or south america/ (11298)
- 15 transboundary disputes/ (0)
- 16 1 or 2 or 3 or 4 or 5 or 6 or 7 or 8 or 9 or 10 or 11 or 12 or 13 or 14 or 15 (61988)
- 17 ((developing or less* developed or under developed or underdeveloped or middle income or low* income or underserved or under served or deprived or poor*) adj (countr* or nation? or population? or world)).m_titl. (711)
- 18 limit 17 to abstracts (586)
- 19 (low adj3 middle adj3 countr*).m_titl. (0)
- 20 limit 19 to abstracts (0)

- 21 "transitional countr*".m_titl. (0)
- 22 limit 21 to abstracts (0)
- 23 transitional country.m_titl. (0)
- 24 limit 23 to abstracts (0)
- 25 (lmic or lmics or third world or lami countr*).m_titl. (131)
- 26 limit 25 to abstracts (106)
- 27 ("afghanistan" or "afghanistan" or "angola" or "angola" or "armenia" or "armenia" or Armenian or ("bangladesh" or "bangladesh") or ("benin" or "benin") or ("belize" or "belize") or ("bhutan" or "bhutan") or ("bolivia" or "bolivia") or "Burkina Faso" or "Burkina Faso" or "Upper Volta" or ("burundi" or "burundi") or ("burundi" or "burundi" or "urundi") or ("cambodia" or "cambodia") or ("cambodia" or "cambodia" or ("khmer" and "republic") or "khmer republic" or ("cambodia" or "cambodia" or "kampuchea") or ("cameroon" or "cameroon") or ("cameroon" or "cameroon" or "cameroons") or Cameron or Camerons or ("cape verde" or ("cape" and "verde") or "cape verde") or ("central african republic" or ("central" and "african" and "republic") or "central african republic") or ("chad" or "chad") or ("china" or "china") or ("comoros" or "comoros") or "Comoro Islands" or Comores or ("congo" or "congo") or ("democratic republic of the congo" or ("democratic" and "republic" and "congo") or "democratic republic of the congo" or "zaire") or "Cote d'Ivoire" or "Ivory Coast" or ("djibouti" or "djibouti") or "French Somaliland" or "East Timor" or ("east timor" or ("east" and "timor") or "east timor" or ("east" and "timur")) or "Timor Leste" or ("ecuador" or "ecuador") or ("egypt" or "egypt") or "United Arab Republic" or "El Salvador" or ("eritrea" or "eritrea") or ("ethiopia" or "ethiopia") or ("gambia" or "gambia") or Gaza or "Georgia Republic" or "Georgian Republic" or ("ghana" or "ghana") or ("ghana" or "ghana" or ("gold" and "coast") or "gold coast") or ("guatemala" or "guatemala") or ("guinea" or "guinea") or ("guyana" or "guyana" or "guiana") or ("guyana" or "guyana") or ("haiti" or "haiti") or ("honduras" or "honduras") or ("india" or "india") or ("indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands" or "maldives") or ("indonesia" or "indonesia") or ("iraq" or "iraq") or ("jordan" or "jordan") or ("kenya" or "kenya") or ("micronesia" or "micronesia" or "kiribati") or ("korea" or "korea") or ("yugoslavia" or "yugoslavia" or "kosovo") or ("kyrgyzstan" or "kyrgyzstan") or ("kyrgyzstan" or "kyrgyzstan" or "kirghizia") or ("kyrgyzstan" or "kyrgyzstan" or ("kyrgyz" and "republic") or "kyrgyz republic") or Kirghiz or ("kyrgyzstan" or "kyrgyzstan" or "kirgizstan") or "Lao PDR" or ("laos" or "laos") or ("lesotho" or "lesotho") or ("lesotho" or "lesotho" or "basutoland") or ("liberia" or "liberia") or ("madagascar" or "madagascar") or ("madagascar" or "madagascar" or ("malagasy" and "republic") or "malagasy republic") or ("malawi" or "malawi") or ("malawi" or "malawi" or "nyasaland") or ("mali" or "mali") or ("micronesia" or "micronesia" or ("marshall" and "islands") or "marshall islands") or ("mauritania" or "mauritania") or ("micronesia" or "micronesia") or "Middle East" or ("moldova" or "moldova") or Moldovia or Moldovian or ("mongolia" or "mongolia") or ("morocco" or "morocco") or ("morocco" or "morocco" or "ifni") or ("mozambique" or "mozambique") or ("myanmar" or "myanmar") or ("myanmar" or "myanmar" or "myanma") or ("myanmar" or "myanmar" or "burma") or ("nepal" or "nepal") or "Antilles" or ("nicaragua" or "nicaragua") or ("niger" or "niger") or ("nigeria" or "nigeria") or ("oman" or "oman" or "muscat") or ("pakistan" or "pakistan") or Palestine or ("paraguay" or "paraguay") or ("philippines" or "philippines") or ("philippines" or "philippines" or "philippines") or ("philippines" or "philippines" or "phillippines") or ("philippines" or "philippines" or "phillippines") or ("rwanda" or "rwanda") or ("rwanda" or "rwanda" or "ruanda") or ("samoa" or "samoa") or "Samoan Islands" or ("samoa" or "samoa" or ("navigator" and "island")) or ("samoa" or "samoa" or

("navigator" and "islands")) or "Sao Tome" or ("senegal" or "senegal") or ("sierra leone" or ("sierra" and "leone") or "sierra leone") or ("sri lanka" or ("sri" and "lanka") or "sri lanka") or ("sri lanka" or ("sri" and "lanka") or "sri lanka" or "ceylon") or "Solomon Islands" or ("somalia" or "somalia") or ("sudan" or "sudan") or ("swaziland" or "swaziland") or ("syria" or "syria") or ("tajikistan" or "tajikistan") or ("tajikistan" or "tajikistan" or "tadjikistan") or "Tadzhik" or ("tanzania" or "tanzania") or ("thailand" or "thailand") or ("togo" or "togo") or ("togo" or "togo" or ("togolese" and "republic")) or ("tonga" or "tonga") or ("tunisia" or "tunisia") or ("turkmenistan" or "turkmenistan") or Turkmen or ("uganda" or "uganda") or ("ukraine" or "ukraine") or ("uzbekistan" or "uzbekistan") or Uzbek or ("vanuatu" or "vanuatu") or ("vanuatu" or "vanuatu" or ("new" and "hebrides") or "new hebrides") or ("vietnam" or "vietnam") or "Viet Nam" or "West Bank" or ("yemen" or "yemen") or ("zambia" or "zambia") or ("zimbabwe" or "zimbabwe") or Rhodesia or "Jamahiriya" or "Mocambique" or "Principe" or "indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands") or ("melanesia" or "melanesia") or (Western and ("africa, northern" or ("africa" and "northern") or "northern africa" or "sahara")) or "tanzania" or "tanzania" or "zanzibar" or Togoland or Tanganika or "East Bengal" or "cambodia" or "cambodia" or "kampuchea" or "Cabo Verde" or "Tuvalu").m_titl. (15840)

28 limit 27 to abstracts (13933)

29 1 or 2 or 3 or 4 or 5 or 6 or 7 or 8 or 9 or 10 or 11 or 12 or 13 or 14 or 15 or 16 or 17 or 18 or 19 or 20 or 21 or 22 or 23 or 24 or 25 or 26 or 27 or 28 (64380)

30 ((State or States or statewide or country or countries or countrywide or region or regional or regions or territory or territories or land) adj3 (Fragile or Conflict or post-conflict or collapsed or conflict-affected or "war-torn" or "war torn" or Post conflict or (crisis or remote) or "hard to reach")).m_titl. (4)

31 limit 30 to abstracts (4)

32 29 or 31 (64383)

33 30 or 32 (64383)

34 women/ or females/ or female labour/ or girls/ or woman's status/ (2462)

35 daughters/ or girls/ (40)

36 adolescents/ or exp young adults/ (1048)

37 youth/ or rural youth/ or youth programmes/ (80)

38 34 or 35 or 36 or 37 (3570)

39 ("older girls" or ((students or adolescents or adolescent or youth or adolescence or "young adults" or "young adult" or teenagers) and girls) or ("teenage girls" or "teenaged girls" or Daughter or daughters) or (("young adults" or students or adolescents or adolescent or youth or adolescence or young or teenagers) and (female or females)) or "Young mothers" or "Girl-friendly" or Gender or "young women").m_titl. (319)

40 limit 39 to abstracts (290)

41 38 or 39 or 40 (3752)

42 (women or women's or girls).m_titl. (2933)

43 limit 42 to abstracts (2646)

44 41 or 42 or 43 (5698)

45 33 and 44 (1345)

46 (((Income or credit or fees or Stipend or stipends or loan or housing or Saving or savings or livelihood or property or Housing or Bursaries or "demand-side" or incentive or incentives or payments or cash or funding or Subsidy or subsidies or subsidise or subsidize or livestock or telecommunications or telecommunication or "business development" or Grant or grants or Transportation or "Financial services" or "Personal finance" or "Personal financial" or "Domestic investment" or "Personal wealth") and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs or policies or policy or strategy or strategies)) or (microfinance or micro-finance or "micro finance" or microcredit or micro-credit or "micro loan" or "micro-loan" or microloan or microloans or "micro-loans" or Microenterprise or "Micro-enterprise") or ("Productive resources" or "Cash transfer" or "cash transfers") or ((land or house or home or livestock) and (ownership or titlement or transfer or transfers or titlements)) or ("financial intervention" or "financial interventions" or "Student loan" or "student loans") or ("Economic asset" or "economic assets" or "Job placement" or "job placements" or "Productive asset" or "productive assets" or Apprenticeships or apprenticeship or "Business asset" or "business assets") or ((Vehicle or vehicles) and (ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or (Bicycle or bicycles or Motorcycle or motorcycles) or ("Financial asset" or "financial assets" or "Small business" or "small businesses") or ("Economic empowerment" or "micro saving" or "micro savings" or "micro-saving" or "micro-savings" or microsaving or microsavings or "Bank account" or "bank accounts" or Voucher or vouchers or Scholarship or scholarships) or (Monetary and (ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or ("Financial aid" or "financial assistance" or "monetary aid" or "financial incentives") or ("economic incentives" or "financial incentive" or "Financial services") or (Sponsorship or sponsorships or Traineeships or traineeship or Intern or internship or interns or internships) or (Poverty and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs)) or (Economic and (scheme or schemes or project or projects or initiative or initiatives intervention or program or programme or programmes or programs)) or ("Financial support" or "Financial assistance") or (transport and urban) or (transport and rural) or "communication devices" or "urban Mobility" or "rural mobility" or "mobile technology" or "mobile technologies").m_titl. (102)

47 limit 46 to abstracts (84)

48 46 or 47 (102)

49 funding/ or finance/ or funds/ or self finance/ or sponsorship/ (71)

50 credit/ or finance/ (30)

51 loans/ or bank loans/ or short term credit/ (2)

52 income/ or household income/ or low income/ or cash flow/ or economics/ or fees/ or income distribution/ or income transfers/ or returns/ or social benefits/ (547)

53 community programs/ or community action/ or development policy/ (81)

54 intervention/ (20)

55 assets/ or capital/ or capital formation/ (4)

56 community development/ or resource development/ or economic development/ (130)

57 48 or 49 or 50 or 51 or 52 or 53 or 54 or 55 or 56 (940)

58 45 and 57 (19)

59 44 and 57 (25)

ASSIA (27/01/11)

((((KW=("older girls" or ((students or adolescents or adolescent or youth or adolescence or "young adults" or "young adult" or teenagers) and girls) or ("teenage girls" or "teenaged girls" or Daughter or daughters) or ((("young adults" or students or adolescents or adolescent or youth or adolescence or young or teenagers) and (female or females)) or "Young mothers" or "Girl-friendly" or Gender or "young women")) or (KW=(women or women's or girls))) or (DE=("young women" or "disabled young women" or "emotionally disturbed young women" or "homeless young women" or "learning disabled young women" or "married young women" or "sexually abused young women" or "abused adolescent girls" or "adolescent girls" or "conduct disordered adolescent girls" or "disabled adolescent girls" or "emotionally disturbed adolescent girls" or "females" or "gender" or "gender differences" or "gifted adolescent girls" or "homeless adolescent girls" or "learning disabled adolescent girls" or "postpartum adolescent girls" or "pregnant adolescent girls" or "sexually abused adolescent girls" or "working class adolescent girls"))))

and((((KW=("afghanistan" or "afghanistan" or "angola" or "angola" or "armenia" or "armenia" or Armenian or ("bangladesh" or "bangladesh") or ("benin" or "benin") or ("belize" or "belize") or ("bhutan" or "bhutan") or ("bolivia" or "bolivia") or "Burkina Faso" or "Burkina Faso" or "Upper Volta" or ("burundi" or "burundi") or ("burundi" or "burundi" or "urundi") or ("cambodia" or "cambodia") or ("cambodia" or "cambodia" or ("khmer" and "republic") or "khmer republic" or ("cambodia" or "cambodia" or "kampuchea") or ("cameroon" or "cameroon") or ("cameroon" or "cameroon" or "cameroons") or Cameron or Camerons or ("cape verde" or ("cape" and "verde") or "cape verde") or ("central african republic" or ("central" and "african" and "republic") or "central african republic") or ("chad" or "chad") or ("china" or "china") or ("comoros" or "comoros") or "Comoro Islands" or Comores or ("congo" or "congo") or ("democratic republic of the congo" or ("democratic" and "republic" and "congo") or "democratic republic of the congo" or "zaire") or "Cote d'Ivoire" or "Ivory Coast" or ("djibouti" or "djibouti") or "French Somaliland" or "East Timor" or ("east timor" or ("east" and "timor") or "east timor" or ("east" and "timur")) or "Timor Leste" or ("ecuador" or "ecuador") or ("egypt" or "egypt") or "United Arab Republic" or "El Salvador" or ("eritrea" or "eritrea") or ("ethiopia" or "ethiopia") or ("gambia" or "gambia") or Gaza or "Georgia Republic" or "Georgian Republic" or ("ghana" or "ghana") or ("ghana" or "ghana" or ("gold" and "coast") or "gold coast") or ("guatemala" or "guatemala") or ("guinea" or "guinea") or ("guyana" or "guyana" or "guiana") or ("guyana" or "guyana") or ("haiti" or "haiti") or ("honduras" or "honduras") or ("india" or "india") or ("indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands" or "maldives") or ("indonesia" or "indonesia") or ("iraq" or "iraq") or ("jordan" or "jordan") or ("kenya" or "kenya") or ("micronesia" or "micronesia" or "kiribati") or ("korea" or "korea") or ("yugoslavia" or "yugoslavia" or "kosovo") or ("kyrgyzstan" or "kyrgyzstan") or ("kyrgyzstan" or "kyrgyzstan" or "kirghizia") or ("kyrgyzstan" or "kyrgyzstan" or ("kyrgyz" and "republic") or "kyrgyz republic") or Kirghiz or ("kyrgyzstan" or "kyrgyzstan" or "kirgizstan") or "Lao PDR" or ("laos" or "laos") or ("lesotho" or "lesotho") or ("lesotho" or "lesotho" or "basutoland") or ("liberia" or "liberia") or ("madagascar" or "madagascar") or ("madagascar" or "madagascar" or ("malagasy" and "republic") or "malagasy republic") or ("malawi" or "malawi") or ("malawi" or "malawi" or "nyasaland") or ("mali" or "mali") or ("micronesia" or "micronesia" or ("marshall" and "islands") or "marshall islands") or ("mauritania" or "mauritania") or ("micronesia" or "micronesia") or "Middle East" or

("moldova" or "moldova") or Moldova or Moldovan or ("mongolia" or "mongolia") or ("morocco" or "morocco") or ("morocco" or "morocco" or "ifni") or ("mozambique" or "mozambique") or ("myanmar" or "myanmar") or ("myanmar" or "myanmar" or "myanma") or ("myanmar" or "myanmar" or "burma") or ("nepal" or "nepal") or "Antilles" or ("nicaragua" or "nicaragua") or ("niger" or "niger") or ("nigeria" or "nigeria") or ("oman" or "oman" or "muscat") or ("pakistan" or "pakistan") or Palestine or ("paraguay" or "paraguay") or ("philippines" or "philippines") or ("philippines" or "philippines" or "philippines") or ("philippines" or "philippines" or "phillippines") or ("philippines" or "philippines" or "phillippines") or ("rwanda" or "rwanda") or ("rwanda" or "rwanda" or "ruanda") or ("samoa" or "samoa") or "Samoan Islands" or ("samoa" or "samoa" or ("navigator" and "island")) or ("samoa" or "samoa" or ("navigator" and "islands")) or "Sao Tome" or ("senegal" or "senegal") or ("sierra leone" or ("sierra" and "leone") or "sierra leone") or ("sri lanka" or ("sri" and "lanka") or "sri lanka") or ("sri lanka" or ("sri" and "lanka") or "sri lanka" or "ceylon") or "Solomon Islands" or ("somalia" or "somalia") or ("sudan" or "sudan") or ("swaziland" or "swaziland") or ("syria" or "syria") or ("tajikistan" or "tajikistan") or ("tajikistan" or "tajikistan" or "tadjikistan") or "Tadjik" or ("tanzania" or "tanzania") or ("thailand" or "thailand") or ("togo" or "togo") or ("togo" or "togo" or ("togolese" and "republic")) or ("tonga" or "tonga") or ("tunisia" or "tunisia") or ("turkmenistan" or "turkmenistan") or Turkmen or ("uganda" or "uganda") or ("ukraine" or "ukraine") or ("uzbekistan" or "uzbekistan") or Uzbek or ("vanuatu" or "vanuatu") or ("vanuatu" or "vanuatu" or ("new" and "hebrides") or "new hebrides") or ("vietnam" or "vietnam") or "Viet Nam" or "West Bank" or ("yemen" or "yemen") or ("zambia" or "zambia") or ("zimbabwe" or "zimbabwe") or Rhodesia or "Jamahiriya" or "Mocambique" or "Principe" or "indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands") or ("melanesia" or "melanesia") or (Western and ("africa, northern" or ("africa" and "northern") or "northern africa" or "sahara")) or "tanzania" or "tanzania" or "zanzibar" or Togoland or Tanganika or "East Bengal" or "cambodia" or "cambodia" or "kampuchea" or "Cabo Verde" or "Tuvalu")) or (KW=(developing or less* developed or under developed or underdeveloped or middle income or low* income or underserved or under served or deprived or poor*)) WITHIN 1 (countr* or nation? or population? or world)) or (KW=((State or States or statewide or country or countries or countrywide or region or regional or regions or territory or territories or land) WITHIN 3 (Fragile or Conflict or post-conflict or collapsed or conflict-affected or "war-torn" or "war torn" or Post conflict or (crisis or remote) or "hard to reach")) or (KW=(low WITHIN 3 middle WITHIN 3 countr*)) or (KW=("lmic" or "lmics" or "third world" or "lami countr*" OR (transition* WITHIN 1 countr*)))) or (KW=(Asia or Africa or South america or central america or latin america)) or (DE=("afghanistan" or "africa" or "angola" or "asia" or "azerbaijan" or "bangladesh" or "bhutan" or "bolivia" or "burma" or "burundi" or "cambodia" or "cameroon" or "central africa" or "central asia" or "china" or "comoro islands" or "congo" or "congo democratic republic" or "developing countries" or "dominica" or "dutch east indies" or "east africa" or "east asia" or "east timor" or "ecuador" or "egypt" or "eritrea" or "ethiopia" or "french guiana" or "ghana" or "guinea" or "india" or "indonesia" or "jordan" or "kenya" or "latin america" or "least developed countries" or "middle east" or "morocco" or "mozambique" or "nepal" or "nigeria" or "north africa" or "pakistan" or "rwanda" or "somalia" or "somaliland" or "south america" or "south asia" or "south east asia" or "southern africa" or "sri lanka" or "subsaharan africa" or "sudan" or "syria" or "tajikistan" or "tanzania" or "thailand" or "tunisia" or "uganda" or "ukraine" or "uruguay" or "vietnam" or "west indies" or "zambia" or "zimbabwe"))) and ((KW=((Income or credit or fees or Stipend or stipends or loan or housing or Saving or savings or livelihood or property or Housing or Bursaries or "demand-side" or incentive or incentives or payments or cash or funding or Subsidy or subsidies or subsidise or subsidize or livestock or

telecommunications or telecommunication or "business development" or Grant or grants or Transportation or "Financial services" or "Personal finance" or "Personal financial" or "Domestic investment" or "Personal wealth") and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs or policies or policy or strategy or strategies)) or (microfinance or micro-finance or "micro finance" or microcredit or micro-credit or "micro loan" or "micro-loan" or microloan or microloans or "micro-loans" or Microenterprise or "Micro-enterprise") or ("Productive resources" or "Cash transfer" or "cash transfers") or ((land or house or home or livestock) and (ownership or titlement or transfer or transfers or titlements)) or ("financial intervention" or "financial interventions" or "Student loan" or "student loans") or ("Economic asset" or "economic assets" or "Job placement" or "job placements" or "Productive asset" or "productive assets" or Apprenticeships or apprenticeship or "Business asset" or "business assets") or ((Vehicle or vehicles) and (ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or (Bicycle or bicycles or Motorcycle or motorcycles) or ("Financial asset" or "financial assets" or "Small business" or "small businesses") or ("Economic empowerment" or "micro saving" or "micro savings" or "micro-saving" or "micro-saving" or microsaving or microsavings or "Bank account" or "bank accounts" or Voucher or vouchers or Scholarship or scholarships) or (Monetary and (ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or ("Financial aid" or "financial assistance" or "monetary aid" or "financial incentives") or ("economic incentives" or "financial incentive" or "Financial services") or (Sponsorship or sponsorships or Traineeships or traineeship or Intern or internship or interns or internships) or (Poverty and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs)) or (Economic and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs)) or ("Financial support" or "Financial assistance") or (transport and urban) or (transport and rural) or "communication devices" or "urban Mobility" or "rural mobility" or "mobile technology" or "mobile technologies")) or (DE=("affluence" or "assets" or "housing subsidies" or "income" or "income distribution" or "landed property" or "microfinance" or "ownership" or "personal assets" or "personal finance" or "personal wealth" or "programme aid" or "property" or "sponsorship" or "tax subsidies" or "wealth")))

Sociological Abstracts (27/01/11)

((KW=((Income or credit or fees or Stipend or stipends or loan or housing or Saving or savings or livelihood or property or Housing or Bursaries or "demand-side" or incentive or incentives or payments or cash or funding or Subsidy or subsidies or subsidise or subsidize or livestock or telecommunications or telecommunication or "business development" or Grant or grants or Transportation or "Financial services" or "Personal finance" or "Personal financial" or "Domestic investment" or "Personal wealth") and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs or policies or policy or strategy or strategies)) or (microfinance or micro-finance or "micro finance" or microcredit or micro-credit or "micro loan" or "micro-loan" or microloan or microloans or "micro-loans" or Microenterprise or "Micro-enterprise") or ("Productive resources" or "Cash transfer" or "cash transfers") or ((land or house or home or livestock) and (ownership or titlement or transfer or transfers or titlements)) or ("financial intervention" or "financial interventions" or "Student loan" or "student loans") or ("Economic asset" or "economic assets" or "Job placement" or "job placements" or "Productive asset" or "productive assets" or Apprenticeships or apprenticeship or "Business asset" or "business assets") or ((Vehicle or vehicles) and

(ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or (Bicycle or bicycles or Motorcycle or motorcycles) or ("Financial asset" or "financial assets" or "Small business" or "small businesses") or ("Economic empowerment" or "micro saving" or "micro savings" or "micro-saving" or "micro-saving" or microsaving or microsavings or "Bank account" or "bank accounts" or Voucher or vouchers or Scholarship or scholarships) or (Monetary and (ownership or scheme or schemes or program or programme or programmes or programs or initiative or initiatives)) or ("Financial aid" or "financial assistance" or "monetary aid" or "financial incentives") or ("economic incentives" or "financial incentive" or "Financial services") or (Sponsorship or sponsorships or Traineeships or traineeship or Intern or internship or interns or internships) or (Poverty and (scheme or schemes or project or projects or initiative or initiatives or intervention or program or programme or programmes or programs)) or (Economic and (scheme or schemes or project or projects or initiative or initiatives intervention or program or programme or programmes or programs)) or ("Financial support" or "Financial assistance") or (transport and urban) or (transport and rural) or "communication devices" or "urban Mobility" or "rural mobility" or "mobile technology" or "mobile technologies") and((KW=("older girls" or ((students or adolescents or adolescent or youth or adolescence or "young adults" or "young adult" or teenagers) and girls) or ("teenage girls" or "teenaged girls" or Daughter or daughters) or (("young adults" or students or adolescents or adolescent or youth or adolescence or young or teenagers) and (female or females)) or "Young mothers" or "Girl-friendly" or Gender or "young women")) or(KW=(women or women's or girls)))) and(((KW=("afghanistan" or "afghanistan" or "angola" or "angola" or "armenia" or "armenia" or Armenian or ("bangladesh" or "bangladesh") or ("benin" or "benin") or ("belize" or "belize") or ("bhutan" or "bhutan") or ("bolivia" or "bolivia") or "Burkina Faso" or "Burkina Fasso" or "Upper Volta" or ("burundi" or "burundi") or ("burundi" or "burundi" or "urundi") or ("cambodia" or "cambodia") or ("cambodia" or "cambodia" or ("khmer" and "republic") or "khmer republic" or ("cambodia" or "cambodia" or "kampuchea") or ("cameroon" or "cameroon") or ("cameroon" or "cameroon" or "cameroons") or Cameroon or Camerons or ("cape verde" or ("cape" and "verde") or "cape verde") or ("central african republic" or ("central" and "african" and "republic") or "central african republic") or ("chad" or "chad") or ("china" or "china") or ("comoros" or "comoros") or "Comoro Islands" or Comores or ("congo" or "congo") or ("democratic republic of the congo" or ("democratic" and "republic" and "congo") or "democratic republic of the congo" or "zaire") or "Cote d'Ivoire" or "Ivory Coast" or ("djibouti" or "djibouti") or "French Somaliland" or "East Timor" or ("east timor" or ("east" and "timor") or "east timor" or ("east" and "timur")) or "Timor Leste" or ("ecuador" or "ecuador") or ("egypt" or "egypt") or "United Arab Republic" or "El Salvador" or ("eritrea" or "eritrea") or ("ethiopia" or "ethiopia") or ("gambia" or "gambia") or Gaza or "Georgia Republic" or "Georgian Republic" or ("ghana" or "ghana") or ("ghana" or "ghana" or ("gold" and "coast") or "gold coast") or ("guatemala" or "guatemala") or ("guinea" or "guinea") or ("guyana" or "guyana" or "guiana") or ("guyana" or "guyana") or ("haiti" or "haiti") or ("honduras" or "honduras") or ("india" or "india") or ("indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands" or "maldives") or ("indonesia" or "indonesia") or ("iraq" or "iraq") or ("jordan" or "jordan") or ("kenya" or "kenya") or ("micronesia" or "micronesia" or "kiribati") or ("korea" or "korea") or ("yugoslavia" or "yugoslavia" or "kosovo") or ("kyrgyzstan" or "kyrgyzstan") or ("kyrgyzstan" or "kyrgyzstan" or "kirghizia") or ("kyrgyzstan" or "kyrgyzstan" or ("kyrgyz" and "republic") or "kyrgyz republic") or Kirghiz or ("kyrgyzstan" or "kyrgyzstan" or "kirgizstan") or "Lao PDR" or ("laos" or "laos") or ("lesotho" or "lesotho") or ("lesotho" or "lesotho" or "basutoland") or ("liberia" or "liberia") or ("madagascar" or "madagascar") or ("madagascar" or "madagascar" or ("malagasy" and "republic") or "malagasy republic") or ("malawi" or "malawi") or

("malawi" or "malawi" or "nyasaland") or ("mali" or "mali") or ("micronesia" or "micronesia" or ("marshall" and "islands") or "marshall islands") or ("mauritania" or "mauritania") or ("micronesia" or "micronesia") or "Middle East" or ("moldova" or "moldova") or Moldova or Moldovan or ("mongolia" or "mongolia") or ("morocco" or "morocco") or ("morocco" or "morocco" or "ifni") or ("mozambique" or "mozambique") or ("myanmar" or "myanmar") or ("myanmar" or "myanmar" or "myanma") or ("myanmar" or "myanmar" or "burma") or ("nepal" or "nepal") or "Antilles" or ("nicaragua" or "nicaragua") or ("niger" or "niger") or ("nigeria" or "nigeria") or ("oman" or "oman" or "muscat") or ("pakistan" or "pakistan") or Palestine or ("paraguay" or "paraguay") or ("philippines" or "philippines") or ("philippines" or "philippines" or "philippines") or ("philippines" or "philippines" or "phillippines") or ("philippines" or "philippines" or "phillippines") or ("rwanda" or "rwanda") or ("rwanda" or "rwanda" or "ruanda") or ("samoa" or "samoa") or "Samoan Islands" or ("samoa" or "samoa" or ("navigator" and "island")) or ("samoa" or "samoa" or ("navigator" and "islands")) or "Sao Tome" or ("senegal" or "senegal") or ("sierra leone" or ("sierra" and "leone") or "sierra leone") or ("sri lanka" or ("sri" and "lanka") or "sri lanka") or ("sri lanka" or ("sri" and "lanka") or "sri lanka" or "ceylon") or "Solomon Islands" or ("somalia" or "somalia") or ("sudan" or "sudan") or ("swaziland" or "swaziland") or ("syria" or "syria") or ("tajikistan" or "tajikistan") or ("tajikistan" or "tajikistan" or "tadjikistan") or Tadjik or ("tanzania" or "tanzania") or ("thailand" or "thailand") or ("togo" or "togo") or ("togo" or "togo" or ("togolese" and "republic")) or ("tonga" or "tonga") or ("tunisia" or "tunisia") or ("turkmenistan" or "turkmenistan") or Turkmen or ("uganda" or "uganda") or ("ukraine" or "ukraine") or ("uzbekistan" or "uzbekistan") or Uzbek or ("vanuatu" or "vanuatu") or ("vanuatu" or "vanuatu" or ("new" and "hebrides") or "new hebrides") or ("vietnam" or "vietnam") or "Viet Nam" or "West Bank" or ("yemen" or "yemen") or ("zambia" or "zambia") or ("zimbabwe" or "zimbabwe") or Rhodesia or "Jamahiriya" or "Mocambique" or "Principe" or "indian ocean islands" or ("indian" and "ocean" and "islands") or "indian ocean islands") or ("melanesia" or "melanesia") or (Western and ("africa, northern" or ("africa" and "northern") or "northern africa" or "sahara")) or "tanzania" or "tanzania" or "zanzibar" or Togoland or Tanganika or "East Bengal" or "cambodia" or "cambodia" or "kampuchea" or "Cabo Verde" or "Tuvalu")) or (KW=(developing or less* developed or under developed or underdeveloped or middle income or low* income or underserved or under served or deprived or poor*)) WITHIN 1 (countr* or nation? or population? or world)) or (KW=((State or States or statewide or country or countries or countrywide or region or regional or regions or territory or territories or land) WITHIN 3 (Fragile or Conflict or post-conflict or collapsed or conflict-affected or "war-torn" or "war torn" or Post conflict or (crisis or remote) or "hard to reach")) or (KW=(low WITHIN 3 middle WITHIN 3 countr*)) or (KW=("lmic" or "lmics" or "third world" or "lami countr*" OR (transition* WITHIN 1 countr*))) or (KW=(Asia or Africa or South america or central america or latin america)))

ERIC (28/01/11)

((KW=("developing countries" or "less developed countries")) or (KW=((State OR States OR country OR countries OR region OR regional OR regions OR territory OR territories) NEAR (Conflict OR post-conflict OR collapsed OR conflict-affected OR "war-torn" OR "war torn" OR "Post conflict" OR crisis OR "hard to reach")))) or (KW=("developing nation" OR "developing nations" OR "developing world" OR "developing economy" OR "developing economies" OR "less developed nation" OR "less developed nations" OR "less developed world" OR "less developed countr*" OR "less developed economy" OR "less developed economies" OR "lesser developed nation" OR "lesser developed nations" OR "lesser developed world" OR "lesser

developed countr*" OR "lesser developed economy" OR "lesser developed economies" OR "under developed nation" OR "under developed nations" OR "under developed world" OR "under developed countr*" OR "under developed economy" OR "under developed economies" OR "underdeveloped nation" OR "underdeveloped nations" OR "underdeveloped world" OR "underdeveloped countr*" OR "underdeveloped economy" OR "underdeveloped economies" OR "lower-middle income countr*" OR "lower-middle income nation" OR "lower-middle income nations" OR "lower-middle income economy" OR "lower-middle income economies" OR "low income countr*" OR "low income nation" OR "low income nations" OR "low income economy" OR "low income economies" OR "lower income countr*" OR "lower income nation" OR "lower income nations" OR "lower income economy" OR "lower income economies" OR "underserved countr*" OR "underserved nation" OR "underserved nations" OR "underserved population*" OR "underserved world" OR "under served countr*" OR "under served nation" OR "under served nations" OR "deprived countr*" OR "deprived nation" OR "deprived nations" OR "poor countr*" OR "poor nation" OR "poor nations" OR "poorer countr*" OR "poorer nation" OR "poorer nations" OR "poorer world" OR "low* gross domestic" OR "low* gross national" OR lmic OR lmic OR "third world" OR "lami country" OR "lami countries" OR "transitional country" OR "transitional countries")) or(KW= (Africa OR Asia OR Caribbean OR "West Indies" OR "South America" OR "Latin America" OR "Central America" OR Dominica OR Azerbaijan OR "afghanistan" OR "angola" OR "armenia" OR "bangladesh" OR "benin" OR "belize" OR "bhutan" OR "bolivia" OR "Burkina Fasso" OR "burundi" OR "urundi" OR "cambodia" OR "khmer" OR "kampuchea" OR "cameroons" OR Cameron OR Camerons OR "cape verde" OR "cape verde" OR "central African republic" OR "chad" OR "china" OR "comoros" OR "Comoro Islands" OR Comores OR "Congo" OR "zaire" OR "Cote d'Ivoire" OR "Ivory Coast" OR "djibouti" OR "French Somaliland" OR "East Timor" OR "Timor Leste" OR "ecuador" OR "egypt" OR "United Arab Republic" OR "El Salvador" OR "eritrea" OR "ethiopia" OR "gambia" OR Gaza OR "Georgia Republic" OR "Georgian Republic" OR "ghana" OR "gold coast" OR "guatemala" OR "guinea" OR "guyana" OR "guiana" OR "guyana" OR "haiti" OR "honduras" OR "india" OR "indian ocean islands" OR "maldives" OR "indonesia" OR "iraq" OR "jordan" OR "kenya" OR "micronesia" OR "kiribati" OR "north korea" OR "Democratic People's Republic of Korea" OR "yugoslavia" OR "kosovo" OR "kyrgyzstan" OR "kirghizia" OR "Kyrgyz republic" OR Kirghiz OR "kyrgyzstan" OR "kirgizstan" OR "Lao PDR" OR "laos" OR "lesotho" OR "basutoland" OR "liberia" OR "madagascar" OR "Malagasy republic" OR "malawi" OR "nyasaland" OR "mali" OR "micronesia" OR "marshall islands" OR "Mauritania" OR "Middle East" OR "moldova" OR Moldovia OR "mongolia" OR "morocco" OR "ifni" OR "mozambique" OR "myanmar" OR "myanma" OR "burma" OR "nepal" OR "Antilles" OR "nicaragua" OR "niger" OR "nigeria" OR "oman" OR "muscat" OR "pakistan" OR Palestine OR "paraguay" OR "philippines" OR "rwanda" OR "ruanda" OR "samoa" OR "Samoan Islands" OR "navigator island" OR "Sao Tome" OR "senegal" OR "sierra leone" OR "sri lanka" OR "ceylon" OR "Solomon Islands" OR "somalia" OR "sudan" OR "swaziland" OR syria OR "tajikistan" OR "tadzhikistan" OR "tadjikistan" OR Tadjhik OR "tanzania" OR "thailand" OR "togo" OR "tonga" OR "tunisia" OR "turkmenistan" OR Turkmen OR "uganda" OR "ukraine" OR "uzbekistan" OR "guinea-bissau" OR Uzbek OR "vanuatu" OR "new hebrides" OR "vietnam" OR "Viet Nam" OR "West Bank" OR "yemen" OR "zambia" OR "zimbabwe" OR Rhodesia OR "Jamahiriya" OR "Mocambique" OR "Principe" OR "indian ocean islands" OR "melanesia" OR "melanesia" OR "zanzibar" OR Togoland OR Tanganika OR "East Bengal" OR "Cabo Verde" OR "Tuvalu")) and(((DE=("gender studies" or "gendered space" or "girls" or "daughters")) or (KW=(girl* OR ((students OR adolescen* OR youth OR "young adult*" OR teenag*) WITHIN 3 girl*) OR ("teenage girl*" OR "teenaged girl*" OR daughter* OR "adolescent girl*" OR "young girl*" OR "young female*" OR "young mother*" OR "young women" OR "adolescen* female*") OR ("young adult*" OR students OR adolescen* OR

youth OR young OR teenagers) NEAR female*) OR "Girl-friendly" OR "Gender-based" OR "gender inequalit*" OR (young adult* WITHIN 3 women) OR (adolescen* WITHIN 3 women))) and((KW=("apprentices" or "apprenticeship" or "bicycles" or "credit" or "economic rights" or "entrepreneurs" or "household savings" or "land rights" or "land tenure" or "livestock" or "microfinance" or "mobile phones" or "motorcycles" or "on the job training" or "property rights" or "savings" or "telephone" or "tractors" or "trucks" or "vehicles" or "vocational training")) or(KW=((land OR house OR home OR livestock) WITHIN 3 (ownership OR titl* OR transfer OR transfers OR entitlement*))) or(KW=(Stipend* OR loan OR housing OR Saving* OR Bursaries OR "demand-side intervention*" OR incentive OR incentives OR cash OR Subsidy OR subsidies OR subsidise OR subsidize OR "business development program*" OR grant OR grants OR "Financial service*" OR "Personal finance" OR "Personal financial" OR "Domestic investment" OR "personal wealth" OR monetary OR poverty OR "financial aid" OR "financial assistance" OR "monetary aid" OR financial support OR microfinance OR "micro-finance" OR "micro finance" OR microcredit OR "micro-credit" OR "micro loan" OR "micro-loan" OR microloan OR microloans OR "micro-loans" OR microenterprise OR "Micro-enterprise" OR microbanking OR "micro-banking" OR microinsurance OR "micro-insurance" OR microleasing OR "micro-leasing" OR microlending OR "micro-lending" OR "productive asset*" OR "cash transfer*" OR "bank account*" OR "bank loan*" OR "economic asset*" OR "economic empowerment" OR "group loan*" OR "home-based enterprise*" OR "job placement*" OR "productive resource*" OR "rural finance" OR "small business*" OR "student loan*" OR voucher* OR "financial intervention*" OR apprenticeship* OR bicycle* OR motorcycle* OR "financial asset*" OR "small business*" OR "microsaving" OR "micro savings" OR "micro-saving" OR "micro-saving" OR scholarship* OR "financial incentive*" OR "economic incentive*" OR sponsorship OR sponsorships OR intern*))))

EconLit (8/02/2011)

- 1) (economic asset\$ or cash transfer or microcredit or micro credit or micro-credit or micro finance or microfinance or micro-finance or microenterprise or bank loan or access to credit or bank account\$ or savings or economic empowerment or land tenure or property rights or livestock or mobile phone or bicycle or motorcycle or voucher or scholarship or stipend or income generat\$ or housing or demand side intervention\$ or incentive or small business or entrepreneur\$ or financial asset\$).mp. [mp=heading words, abstract, title, country as subject]
- 2) girl\$.mp. [mp=heading words, abstract, title, country as subject]
- 3) "young women".mp. [mp=heading words, abstract, title, country as subject]
- 4) ((female\$ or women\$) adj3 (young or student\$ or teenag\$ or school\$ or university or college\$ or youth or adolescen\$)).mp. [mp=heading words, abstract, title, country as subject]
- 5) 2 or 3 or 4
- 6) 5 AND 6
- 7) "young women".m_titl.
- 8) girl\$.m_titl.
- 9) 6 AND 7 AND 8

Cochrane library (02/01/11)

ID Search

- #1 ("Africa or Asia or Caribbean or "West Indies" or "South America" or "Latin America" or "Central America" or Afghanistan or Angola or Armenia or Armenian or Azerbaijan or Bahrain or Bangladesh or Benin or Bhutan or "Burkina Faso" or "Burkina Fasso" or "Upper Volta" or Burundi or Urundi or Cambodia or "Khmer Republic" or Kampuchea or Cameroon or Cameroons or Cameron or Camerons or "Cape Verde" or "Central African Republic" or Chad or China or Comoros or "Comoro Islands" or Comores or Mayotte or Congo or Zaire or "Cote d'Ivoire" or "Ivory Coast" or Djibouti or "French Somaliland" or Dominica or "East Timor" or "East Timur" or "Timor Leste" or Ecuador or Egypt or "United Arab Republic" or "El Salvador" or Eritrea or Ethiopia or Gambia or Gaza or Ghana or Guatemala or Guinea or Guiana or Guyana or Haiti or Honduras or India or Indonesia or Iran or Jordan or Kazakhstan or Kazakh or Kenya or Kiribati or Korea or Kosovo or Kyrgyzstan or Kirghizia or "Kyrgyz Republic" or Kirghiz or Kirgizstan or "Lao PDR" or Laos or Lesotho or Basutoland or Liberia or Libya or Malawi or Nyasaland or Mali or Micronesia or "Middle East" or Morocco or Ifni or Mozambique or Myanmar or Myanma or Burma or Namibia or Nepal or Nicaragua or Niger or Nigeria or "Northern Mariana Islands" or Pakistan or Philippines or Philipines or Phillipines or Phillippines or Rwanda or Ruanda or Samoa or "Samoan Islands" or "Navigator Island" or "Navigator Islands" or "Sao Tome" or Senegal or "Sierra Leone" or "Sri Lanka" or Ceylon or "Solomon Islands" or Somalia or Sudan or Suriname or Surinam or Swaziland or Syria or Tajikistan or Tadzhikistan or Tadjikistan or Tadzhiik or Tanzania or Thailand or Togo or "Togolese Republic" or Tonga or Tunisia or Turkey or Turkmenistan or Turkmen or Uganda or Ukraine or Vanuatu or Vietnam or "Viet Nam" or Yemen or Zambia or Zimbabwe or Rhodesia):ti,ab,kw
- #2 (low* NEXT (gdp or gnp or "gross domestic" or "gross national")):ti,ab,kw
- #3 (developing or less* NEXT developed or "under developed" or underdeveloped or "middle income" or low* NEXT income) NEXT (economy or economies):ti,ab,kw
- #4 (low NEAR/3 middle NEAR/3 countr*):ti,ab,kw
- #5 (developing or less* NEXT developed or "under developed" or underdeveloped or "middle income" or low* NEXT income or underserved or "under served" or deprived or poor*) NEXT (countr* or nation* or population* or world):ti,ab,kw
- #6 ("transitional country" or "transitional countries"):ti,ab,kw
- #7 (lmic or lmics or "third world" or "lami country" or "lami countries"):ti,ab,kw
- #8 (State OR States OR statewide OR country OR countries OR countrywide OR region OR regional OR regions OR territory OR territories OR land) NEAR/3 (Conflict OR post-conflict OR collapsed OR conflict-affected OR "war-torn" OR "war torn" OR Post conflict OR fragile OR crisis OR remote OR "hard to reach"):ti,ab,kw
- #9 (#1 OR #2 OR #3 OR #4 OR #5 OR #6 OR #7 OR #8)
- #10 (students OR adolescents OR adolescent OR youth OR adolescence OR "young adults" OR "young adult" OR teenagers):ti,ab,kw and (girls):ti,ab,kw
- #11 "older girls" or "teenage girls" OR "teenaged girls" OR Daughter OR daughters OR "Young mothers" OR "Girl-friendly" OR "young women":ti,ab,kw

- #12 (students OR adolescents OR adolescent OR youth OR adolescence OR "young adults" OR "young adult" OR teenagers):ti,ab,kw and (female or females):ti,ab,kw
- #13 (students OR adolescents OR adolescent OR youth OR adolescence OR "young adults" OR "young adult" OR teenagers):ti,ab,kw and (female or females or girls):ti,ab,kw
- #14 MeSH descriptor Adolescent, this term only
- #15 MeSH descriptor Young Adult, this term only
- #16 MeSH descriptor Women, this term only
- #17 (#14 AND #16)
- #18 (#15 AND #16)
- #19 (#10 OR #11 OR #12 OR #13 OR #14 OR #15 OR #16 OR #17 OR #18)
- #20 (#19 AND #9)
- #21 "(ownership OR titlement OR transfer OR transfers OR titlements) Near/5 (land OR house OR home OR livestock) in Title, Abstract or Keywords or (vehicle OR vehicles) Near/5 (ownership OR scheme OR schemes OR program OR programme OR programmes OR programs OR initiative OR initiatives) in Title, Abstract or Keywords or (ownership OR scheme OR schemes OR program OR programme OR programmes OR programs OR initiative OR initiatives) AND (monetary OR poverty) in Title, Abstract or Keywords or (transport) NEAR/ 5 (urban OR rural) in Title, Abstract or Keywords or (ownership OR scheme OR schemes OR program OR programme OR programmes OR programs OR initiative OR initiatives) NEAR/5 (economic):ti,ab,kw
- #22 "(Income OR credit OR fees OR Stipend OR stipends OR loan OR housing OR Saving OR savings OR livelihood OR property OR Housing OR Bursaries OR "demand-side" OR incentive OR incentives OR payments OR cash OR funding OR Subsidy OR subsidies OR subsidise OR subsidize OR livestock OR telecommunications OR telecommunication OR "business development" OR Grant OR grants OR Transportation OR "Financial services" OR "Personal finance" OR "Personal financial" OR "Domestic investment" OR "Personal wealth") :ti,ab,kw
- #23 ("financial intervention" OR "financial interventions" OR "Student loan" OR "student loans" OR "Economic asset" OR "economic assets" OR "Job placement" OR "job placements" OR "Productive asset" OR "productive assets" OR Apprenticeships OR apprenticeship OR "Business asset" OR "business assets" OR "Financial aid" OR "financial assistance" OR "monetary aid" OR "financial incentives" OR "economic incentives" OR "financial incentive" OR Sponsorship OR sponsorships OR Traineeships OR traineeship OR Intern OR internship OR interns OR internships OR "Financial support" OR "Financial assistance" OR "communication devices" OR "urban Mobility" OR "rural mobility" OR "mobile technology" OR "mobile technologies" OR "Economic empowerment" OR "micro saving" OR "micro savings" OR "micro-saving" OR "micro-saving" OR microsaving OR microsavings OR "Bank account" OR "bank accounts" OR Voucher OR vouchers OR Scholarship OR scholarships OR microfinance OR micro-finance OR "micro finance" OR microcredit OR micro-credit OR "micro loan" OR "micro-loan" OR microloan OR microloans OR "micro-loans" OR Microenterprise OR "Micro-enterprise" OR "Productive resources" OR "Cash transfer" OR "cash transfers" OR Bicycle OR bicycles OR Motorcycle OR motorcycles OR "Financial asset" OR "financial assets" OR "Small business" OR "small businesses"):ti,ab,kw

Providing access to economic assets for girls and young women in low-and-lower middle-income countries

#24 (ownership OR scheme OR schemes OR program OR programme OR programmes OR programs OR initiative OR initiatives):ti,ab,kw and (economic OR poverty OR monetary):ti,ab,kw

#25 (#21 OR #22 OR #23 OR #24)

#26 MeSH descriptor Financial Support, this term only

#27 MeSH descriptor Socioeconomic Factors explode all trees

#28 MeSH descriptor Financing, Personal explode all trees

#29 (#25 OR #26 OR #27 OR #28)

#30 (#20 AND #29)

Appendix 2.3: Coding framework

A: Description of intervention

1. Type of economic asset

- Cash transfer
- Conditional cash transfer
- School scholarship
- Vouchers
- Microcredit
- Savings
- Physical assets
- Employment opportunities
- Other

2. Secondary components

- Skills and knowledge
- Peer group space
- Mentorship
- Mentoring
- None
- Supply side intervention
- Family involvement
- Community
- Vocational training
- Gender-sensitive school curriculum
- Other

3. Theory of change (please provide details)

4. Supporting girls to access interventions

4.1 Who: did the intervention identify which girls and young women to target?

- Yes (tick if study had an explicit and/or formal way or identify which group of girls/young women to target from a particular geographical area)
- No

4.2 When: did the intervention consider at which time (age) in G&YW's lives to intervene

- Yes (Tick if the intervention was sensitive to delivering an intervention to a particular age group to maximise the impact of the intervention)
- No

4.3 How: did the intervention identify an appropriate location for G&YW to access the intervention?

- Yes (please specify)
 - Direct to girls and young women
 - Secured location
 - To schools
 - Family
- No

4.4 When: did the intervention consider an appropriate time for G&YW to access the intervention?

- Yes (provide details)
- No
- N/A

4.5 Who: delivered the intervention?

- Girls and/or young women
- Adult providers
- Government agencies
- Development agency
- N/A

4.6 Level of intervention

- Individual
- Family group
- School level
- Community group

B: Description of the research

1. Study aims and design

1.1 What is the aim of the study? *(Please specify)*

1.2 What is the purpose of the study?

- To evaluate the effectiveness of an intervention
- To evaluate the delivery of an intervention

1.3 Study design

- RCT
- Cluster RCT
- Controlled trial/controlled before and after study
- Retrospective controlled before and after study
- Interrupted time series
- Case control study
- Retrospective case control study
- Single group before and after study
- Single group after only study
- Modelling study
- Case study
- Secondary data analysis
 - With control groups
 - With no control group
- Qualitative 'views' study (collecting data using)
 - Questionnaires
 - Interviews
 - Focus groups
 - Participant observation

1.4 Is there a sampling strategy or sampling frame?

- Yes (provide details)
- No

1.5 Population

- What is the sample size? (please specify)
- What are the main characteristic of the sample?
 - Age (please specify)
 - HIV positive
 - Low literacy
 - Orphans
 - Out of school
 - Low socio-economic status
 - 'Never married'
 - Other

1.6 Countries

- Low income and fragile states*
 - Pakistan
 - Zimbabwe
 - Cambodia*
 - Malawi
 - Bangladesh
 - Kenya*
 - Nigeria*
 - Ghana
 - Ethiopia*
 - Uganda
- Lower-middle income
 - Egypt
 - Nicaragua
 - India

C. Quality of evidence

1. Were steps taken to increase rigour in the sampling?

**The sampling strategy was appropriate to the questions posed in the study (e.g. was the strategy well reasoned and justified) *Attempts were made to obtain a diverse sample of the population in question (think about who might have been excluded who might have had a different perspective to offer) *Characteristics of the sample critical to the understanding of the study context and findings were presented (i.e. do we know who the participants were in terms of for example, basic socio-demographics, characteristics relevant to the context of the study?)*

- A. A lot
- B. To some extent
- C. Not at all

2. Does the study attempts to minimise bias?

Consider: confounding variables, blinding, allocation concealment, and follow-up, drop-out, ensuring the control group is as similar to the intervention group, characteristics of responders differ from non-responders

- D. A lot
- E. To some extent
- F. Not at all

3. Do the data collection/measurement approaches used provide a trustworthy indicator of the phenomenon investigated?

Consider: who collected the data? If it's a quantitative outcome do the authors describe any ways they addressed the repeatability or reliability of their data collection tools/methods, e.g. test-retest, standardised instruments, etc.? And do the authors describe any ways they have addressed the validity or trustworthiness of their data collection tools/methods? e.g mention previous piloting or validation of tools, published version of tools, involvement of target population in development of tools

- A. A lot
- B. To some extent
- C. Not at all

4. Has the data analysis been conducted rigorously such that you trust the results of the analysis?

*Consider: what rationale do the authors give for the methods of analysis for the study? For quantitative studies also consider which statistical methods, if any, were used in the analysis? For views studies also consider, how well has diversity of perspective and content been explored? Did the authors triangulate their findings? It may also be helpful to consider 'breadth' as the extent of description and 'depth' as the extent to which data has been transformed/ analysed) *A range of issues are covered *The perspectives of participants are fully explored in terms of breadth (contrast of two or more perspectives) and depth (insight into a single perspective) *Richness and complexity has been portrayed (e.g. variation explained, meanings illuminated) *There has been theoretical/ conceptual development*

- A lot
- To some extent
- Not at all

D. Weight of Evidence

1. WoE A: How well was the study conducted?

- High
- Medium
- Low

2. WoE B: Appropriateness of the study design for answering the review question

- High: (i) RCTs (ii) Prospective controlled studies without random assignment, but with control groups, comparison groups
- Medium: (i) Retrospective controlled studies without random assignment, but with control groups, comparison groups (e.g. cased controlled studies) (ii) Secondary data analysis with a construction of comparison groups - the

design that uses existing data from data sources such as censuses, surveys, organisational records, databases, statistics

- Low: With no control (similar) groups (e.g. post-test only, girls vs. boys)

3. WoE C: Relevance of study to answering the review question

- High
 - (i) Report outcomes of the poorest or vulnerable (e.g. HIV status) girls or young women in the country/region AND (ii) take steps to consider how to increase access for G&YW by including a gender-sensitive component (e.g. life skills training, provide social/peer group support) OR (iii) be concerned with identifying whether the intervention addressed gender-inequality by measuring outcomes relevant to G&YW(e.g. age of marriage)
- Medium
 - (i) Report outcomes of the poorest or vulnerable (e.g. HIV status) girls or young women in the country/region OR (ii) take steps to consider how to increase access for G&YW by including a gender-sensitive component (e.g. life skills training, provide social/peer group support) OR (iii) be concerned with identifying whether the intervention addressed gender-inequality by measuring outcomes relevant to G&YW(e.g. age of marriage)
- Low - exclude
 - Report none of the above measures

4. WoE D: Overall weight of evidence

- High
- Medium
- Low

Appendix 4.1: Details of studies included in the review

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Arends-Kuenning and Amin (2004)	Survey (before and after the intervention)	Bangladesh; young people 240 households containing 890 individuals. Young children aged 6-19: data extracted from girls aged 11-19.	a) The schooling incentive programmes: Secondary School Scholarship program (SSSP) and the Food for Education programme. The SSSP incentive consists of monthly cash transfer to a girl's bank account if she attends her school 65% of the days that school is in session and maintains a passing grade each year. The transfer size ranges from US\$1-2 per month. The incentive is available to all secondary school girls. b) Supply side intervention: subsidies provided to teachers based on enrolment. c) Family involvement: parents of girls are required to sign an agreement that their daughters will remain unmarried until 18 years of age.	Enrolment (%)	+17 pp (p<0.05)
				Ever married (%)	1992: 35.6% 1995: 31.7%
				Time allocation at schooling	+1.47 hours (p<0.01)
				Child labour: agriculture and domestic work (average hours)	Agriculture work: -0.31 (NS) Domestic work: -0.29 (NS)
Asadullah and Chaudhury (2009b)	Secondary data analysis from the national survey (after the intervention)	Bangladesh Data were from three rounds of the Household Expenditure Survey (HIES) for Bangladesh conducted during 1995, 2000 and 2005. The analyses were based on children aged 6-17 years.	a) Female stipend programme	Gender gap in current enrolment (%) (male versus female)	1995: -0.04 2005: -0.09

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Baird et al. (2010)	Cluster RCT	Malawi 176 enumeration areas (EAs) were selected from three different strata: Zomba city (urban, 29 EAs), near rural (119 EAs), far rural (28 EAs). The target population was 13- to 22-year-old, never married females.	<p>a) Schooling CCT arm: average offer to the household consisted of US\$10 per month (varied \$5-15), school fees paid directly to schools upon confirmation of enrolment. An average of 30% of the transfer given to schoolgirls. The payment took place monthly at the selected places such as church and schools.</p> <p>b) UCT arm: the CCT arm but no requirement to attend school to receive the monthly cash transfers.</p> <p>c) Family involvement: each family received the transfer only if the girls had attended school for at least 75-80% of the days that their school was in session in the previous month.</p>	Enrolment (total six terms, 2009)	<p>a) Self reported CCT: +23.3 pp compared to the control group ($p<0.01$) UCT: +40.6 pp compared to the control group ($p<0.01$) The difference of the programme impact on enrolment (self reported) is significant at $p=0.038$</p> <p>b) Teacher reported CCT: +53.5 pp compared to the control group ($p<0.01$) UCT: +23.1 pp compared to the control group ($p<0.1$) The difference of the programme impact on enrolment (teacher reported) is significant at $p=0.011$</p>
				Attendance (2009)	<p>CCT: + 8.0 pp compared to the control group ($p<0.05$) UCT: 5.8 pp (NS)</p>

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
				<p>English test score (standardised), Trend in Mathematics and Science Study (TIMSS) maths score (standardised), non-TIMMS maths score (standardised), cognitive test score (standardised)</p> <p>Self reported English literacy</p>	<p>a) English test score CCT: +0.14 SD compared to the control group (p<0.01) UCT: -0.03 SD compared to the control group (NS)</p> <p>b) TIMSS maths score CCT: +0.12 SD compared to the control group (p<0.1) UCT: +0.006 SD compared to the control group (NS)</p> <p>c) Non-TIMMS maths score CCT: +0.086 SD compared to the control group (NS) UCT: +0.063 SD compared to the control group (NS)</p> <p>d) Cognitive test CCT: +0.174 SD compared to the control group (p<0.01) UCT: +0.136 SD compared to the control group (NS)</p>

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
				Marriage	2009 CCT: -1.2 pp (NS) UCT: -7.9 pp (p<0.01) The difference in programme impact between CCT and UCT arms was statistically significant at 0.05
				Sexual engagement never had sex ⁵	Reduction of the onset of sexual activity is all 3.1 pp (p<0.05) Drop-outs = 5.5 pp (p<0.01) Schoolgirls = 2.4 pp (NS)
				Pregnancy	2009 CCT: +2.9pp (NS) UCT: -6.7 pp (p<0.01)

⁵ Results based on Baird et al. (2010a) The short-term impacts of a schooling conditional cash transfer program on the sexual behavior of young women. *Health Economics*, 19: 55-68.

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
				Mental health	CCT: schoolgirls at baseline During intervention = -6.3 pp (p<0.05) After intervention = -3.9 pp (NS) UCT: schoolgirls at baseline During intervention = -14.3 pp (p<0.01) After intervention = -3.8 pp (NS) CCT: Drop-outs at baseline During intervention = +0.5 pp (NS) After intervention = +2.2 pp (NS)
Chapman et al. (2003)	Case studies	Ghana; young people At district level: 280 schools take part in CHILDSCOPE interventions.	a) Participatory Learning and Action (PLA) b)Scholarship c) Bicycle Provision of water and separate toilets for boys and girls d) Teaching and learning materials c) School furniture	Enrolment	+0.6 pp over the national average
				Mean scores in mathematics and English	Mixed results, for example: mathematics Afram P = +22.4pp Zabzugu T = -0.4pp English Sevelugu N = +6.9pp Bawku East = -4.8pp

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Chaudhury and Parajuli (2008)	Secondary data analysis	Pakistan Districts were selected based on basic literacy rates. Target girls in grade 6 to 8. Data from the provincial school censuses 2003 and 2005.	Female Secondary School Stipend programme Girls received stipend (US\$3 per month) if they enrolled in grade 6 to 8 in public schools in the targeted districts and maintained at least 80% attendance rate. Cash was paid directly to girls via postal order.	Enrolment	+8.66 pp (p<0.05)
				Attendance	-9.6 pp (p<0.05)
Dunbar et al. (2010)	Single group before and after, and qualitative views study	Zimbabwe; young women only 50 participants recruited from a cross-sectional survey conducted to assess HIV prevalence and risk factors.	SHAZ! Pilot intervention programme has three components a) Life skills-based HIV education: adapted from existing materials used in Zimbabwe primarily <i>Talk Time</i> and <i>Stepping Stone</i> . Training covered the topics of HIV and reproductive health knowledge and skills as well as issues related to gender, culture, physical and sexual violence. b) Business training and mentorship: aiming to provide and prepare participants to engage in micro-enterprise activities when they received the loans. The mentorship component was designed to support the participants to start up and manage their businesses.	Income	Post 44% vs. pre 6% (p<0.001)
				Individual saving	Post 88% vs. pre 0% (p<0.001)
				Received a loan	Post 80% vs. pre 0%
				HIV knowledge	Post 38% vs. pre 16% (p<0.001)
				Use condom with primary partner	Post 38% vs. pre 67% (p=0.35)
				Currently sexually active	Post 22% vs. pre 18% (p=0.79)
				Power in sexual relationship	Post 50% vs. pre 11% (p=0.79)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
			c) Access to micro-credit loans for business development: staff reviewed business cases and approve loans ranging from ZW\$300,000 to ZW\$ 500,000 (US\$51-87\$). The loan was kept at the funder's office because most of the participants did not have bank accounts. Interest rate set at 30%. The programme used a modified group-lending model based on the concept of 'mutual guarantee'.	Power in non sexual relationship	Post 38% vs. pre 5% (p=0.04)
				Marriage aspiration	Post 15% vs. pre 10% (p=0.73)
				Work aspiration: to work in formal job	Post 26% vs. pre 43% (p=0.17)
Erukar et al. (2004)	Quasi-experimental study	Kenya; young people Unmarried young people aged 10-24 (baseline = 1544; endline 1865).	The Nyeri Youth Health Project a) Peer education adult counsellors worked in their own communities to educate young people and parents on sexual and reproductive health. b) Health service subsidy, counsellors gave youth coupon (US\$0.5-1.5), the remaining costs were covered by service providers.	Condom use at last sex	OR=1.35 (CI 0.59-3.11)
				Time to sexual debut	OR=0.83 (CI 0.59-1.17)
				Secondary abstinence	OR=3.25 (CI 1.76-6.01)
Erukar and Chong (2005)	Matched controls, before and after study	Kenya Out of school adolescent girls and young women aged 16 to 22. 326 matched participants and their	Tap and Reposition Youth (TRY) Savings and Micro-credit for Adolescent girls a) Group formation: based on adult group-lending model developed in Kenya. The participants are formed into groups of 15 to 25 members. The group then opens a saving account. The registered groups participate in	Income: earning from paid work	At endline: TRY \$17 vs. Control \$14 (p<0.05)
				Individual saving: mean amount of saving (US\$)	At the endline TRY \$95 vs. control \$67 (p<0.10)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
		controls interviewed at the baseline, 222 pairs interviewed at endline.	<p>a six-day training covering basic business management, record keeping, marketing, pricing, budgeting, business plan development and customer relationships. Life skills and reproductive health information are also covered. After training, the TRY participants are required to begin saving a minimum of Ksh50 (US\$0.65) per week for use as cash collateral against eventual loans. Group members meet weekly to discuss loan policies and procedures. For many girls the meeting provides a space to share intimate experiences about their lives and troubles.</p> <p>b) Micro-credit: after eight weeks of saving, two of its members receive the first disbursement of loans, starting from KSh10,000 (US\$130).</p> <p>c) Mentoring: mentors given a five-day training that covered topics as team building, communication, gender issues, adolescent reproductive health, life skills and HIV/AIDS.</p> <p>d) Young savers clubs: for girls who simply want a safe place to save their money and who enjoy having the opportunity to meet</p>	Household assets: mean number of household assets (7 to 13 assets)	At endline TRY 57.2% vs. control 41.0% (p<0.001)
				STI/HIV knowledge: - Know that there is no cure for HIV - Know a healthy person can have HIV	At endline TRY = 80.0% vs. control 89.2% (p<0.01) TRY = 98.2% vs. 95.0% (p<0.05)
				Knowledge of contraceptives - Know that pills do not cause infertility	At endline TRY = 30.6% vs. control 43.2% (p<0.01)
				Use condom at last sex	At endline TRY = 52.1% vs. control = 44.3 (NS)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
			other girls every week for discussion, support, advice and mentoring.	Power in relationship - Able to refuse sex to spouse/partner - Able to insist on condom use with spouse/partner	At endline TRY = 80.3% vs. control = 71.6% (p<0.05) TRY = 61.7% vs. control = 49.3% (p<0.01)
Erulkar and Muthengi (2009)	Quasi-experimental study	Ethiopia All girls aged 10-19 (married or unmarried) were eligible. A total of 460 respondents completed the baseline survey (188 girls from the treatment village and 272 from the control village). The endline sample included 462 girls from the treatment village and	Berhane Hewan project includes three components a) Group formation by adult female mentors. b) Support for girls to remain in school (including an economic incentive), participation in non-formal education (e.g. basic literacy and numeracy) and livelihood training for out of school girls. Out of school girls who wanted to return to formal education were given school materials and cash about 36 birr(US\$4). A goat (worth at graduation 180 birr (US\$20) was presented jointly to the girl and her family if the parents did not arrange to marry their	Enrolment	10-14 years At endline OR=2.99 (p<0.01) 15-19 years At endline OR=1.35 (NS)
				STI/HIV knowledge	At endline Cannot always tell if a man has an STI: 60.9% vs. 45.2% (p<0.001) Most people don't get HIV from sharp objects: 34.4% vs. 32.4% (NS)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
		464 from the control village.	daughter during the period, and their daughter attended at least 80% of the group sessions. c) 'Community conversation' to engage the community in discussion of key issues, such as early marriage, and in collective problem solving.	Discussed STI/HIV with closest friends	At endline STI= 50.1% vs. 32.2% (p<0.001) HIV = 79.4% vs. 58.5% (p<0.001)
				Knowledge of contraceptives	At endline Pill: 91.1% vs. 86.3% (p<0.01) Injectable: 90.7% vs. 85.5% (p<0.01) Condom: 32.1% vs. 16.2% (p<0.001)
				Ever use condom	At endline OR=2.88 (p<0.01)
				Marriage	Girls 10-14 OR=0.09 (p<0.001) Girls 15-19 OR=2.41 (p<0.001)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Filmer and Schady (2006)	Secondary data analysis	Cambodia; Data from two sources: a) Application forms to the scholarship programme b) Data on school enrolment and attendance from unannounced school visit 6th grade girls to enrol to 7th grade	CCT: Japan Fund for Poverty Reduction (JFPR) scholarship programme Girls who were beginning 7th grade were awarded scholarship of US\$45 each. Family received cash transfer if their daughter enrolled in school, maintains a passing grade, and absent (with good reasons) fewer than 10 days a year.	Enrolment at any school	+21.6% pp (p<0.01)
				Attendance at the school on the day visit	+31.3% pp (p<0.01)
Hasan (2010)	Secondary data analysis	Pakistan The district level literacy rates were used to determine eligibility to the programme. Data from 2003 to 2008 from provincial school censuses made available by the Project Management Implementation Unit (PMIU).	CCT Girls received cash of Rs200 per month (US\$3.5) if they enrolled in grades 6 to 8 and maintain a minimum attendance of 80%. The cash was paid to the girl via a postal money order.	Enrolment	+11 girls in 6th -8th grade

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Khandker et al. (2003)	Secondary data analysis	<p>Bangladesh</p> <p>Girls in grade 6 through 10</p> <p>Three data sources are used in the analysis (118 thanas in rural Pakistan)</p> <p>a) Management Information System (MIS) of female secondary school assistance project</p> <p>b) Nationwide school enrolment collected by the Ministry of Education</p> <p>c) The household survey data collected by the Bangladesh Institute of Development Studies</p>	<p>Female secondary school stipend programme</p> <p>a) Stipend and tuition subsidy is provided to girls who attend a secondary school in a rural area if they attend 75% of school days, pass 45% of class level test scores and remain unmarried. Monthly stipend (between 25-60 taka) is paid directly to the girl's bank account to subsidise the costs of textbooks, uniforms, stationary, transportation, exam fee, and miscellaneous direct educational expenses.</p> <p>b) Curriculum reforms</p> <p>c) Instructional material developments</p> <p>d) Teacher training</p> <p>e) Recruitment of female teachers</p> <p>f) Improvement of school infrastructure</p> <p>g) Awareness programmes at community level</p> <p>h) Institutional capacity building</p>	Enrolment	+8.3 pp (school fixed effects)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
Meuwissen et al. (2006d)	A quasi-experimental study	Nicaragua The intervention did not target young women but the analysis was carried out on young women. A random sample of 3,009 female adolescents, aged 12-20 years, 904 voucher receivers and 2,105 non-receivers.	Vouchers: A total of 28,771 vouchers were distributed to male and female adolescents in disadvantaged areas of Managua in markets, outside public schools, clinics, and on streets and house to house. Vouchers were not bound to the person who originally received them and could be transferred to another adolescent. The vouchers were valid for three months and could be used for one consultation and one follow-up visit for family planning, pregnancy testing, antenatal care, STI treatment, or a combination of these services.	Knowledge of STI/HIV	OR=2.56 (CI 1.59-4.10)
				Knowledge of contraceptives	Able to mention two modern contraceptive methods OR=1.29 (CI 1.07-1.55) Able to identify health centre is place to obtain contraceptives OR=1.32 (CI 1.11-1.57)
				Use of condoms in last sexual contact	OR=1.84 (CI 1.11-3.03)
				Contraceptive uses	OR=1.33 (CI 0.77-2.29)
Sebastian et al. (2004)	Quasi-experimental study and in-depth interview	India; girls and young women only Survey at baseline (control site = 1,286; experimental site = 1,913) and endline (control site = 2,515; experimental site =	Livelihood activities a) Reproductive health education: peer educators led the discussion using a series of flipbooks. Staff from CARE-India attended the group meetings and assisted in the discussion of sensitive topics such as contraception and STIs. The sessions lasted from seven to ten	Income: mean hours spent on economic activity	At endline Experimental site = 0.1 vs. control site = 0.2 (NS)
				Child labour: domestic work	Coefficient = 0.422 (p=0.14)

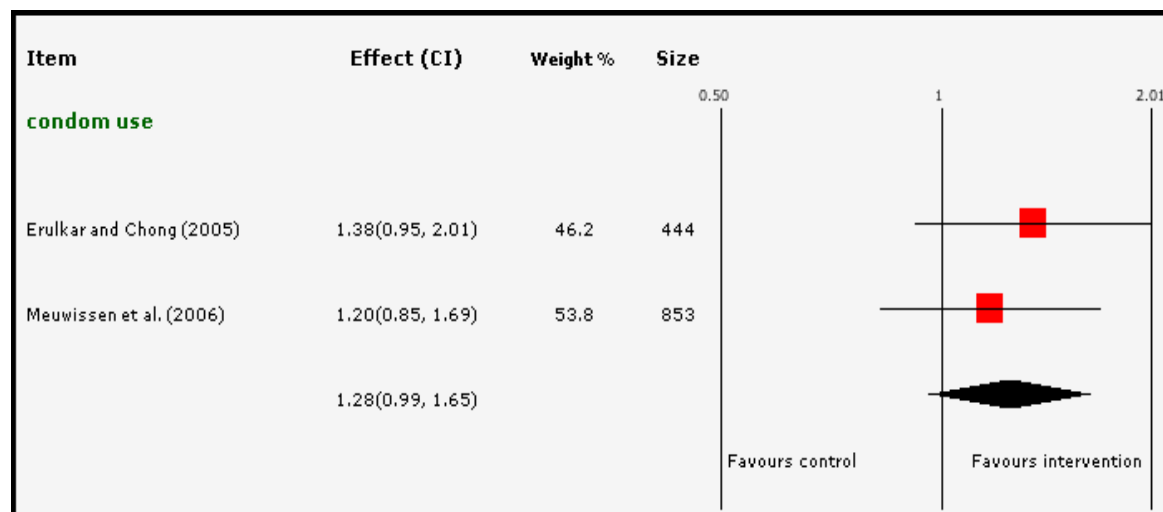
Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
		3,633) to adolescent girls (aged 14-19 years) and parents. The analysis was carried for 1,017 girls who were interviewed in both surveys.	<p>weeks.</p> <p>b) Vocational training: six to ten courses were offered at a time, conducted on Sunday to facilitate the attendance of school-going girls. Participants paid Rs10 for a one-week course and Rs25 for a course that continued for a month or longer. The participants shared the cost of materials, partly subsidised by the project, and kept the finished product. In addition, government run livelihood courses were arranged for older girls (18 years and older)</p> <p>c) Saving formation: along with vocational skill training, girls were assisted in opening saving accounts. All new accounts were opened in a post office. 250 girls opened saving accounts in their name and were encouraged in making additional saving.</p>	Mobility: can go alone to visit relatives	OR=0.541 (p=0.072)
				Work expectation	OR=1.169 (p=0.625)
				Social skills index	Coefficient = 0.988 (p=0.015)
				Group membership	OR=5.057 (p=0.006)
				Hours spent visiting friends	Coefficient = -0.4 (p=0.212)
				Time spent on leisure time	Coefficient = 0.722 (p=0.002)
Shahnaz and Karim (2008)	Panel surveys with comparison groups, focus group interviews	Bangladesh; girls and young women only Girls aged between 10 and 24 years. The analysis based on the 322 cases of ELA centre participants	Empowerment and Livelihood for Adolescents (ELA) programme a) Credit activity: meet weekly to pay loan and saving installments. The participants also meet once or more in the centres to spend time playing games, exchanging books, discussing issues interesting to them. Focused	Income: earning in the last six months	+539.01 (taka), (p<0.05)
				Income: whether earned in last six months	+15.8% (p<0.01)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
		who received both credit facility and access to adolescent centres and on 237 non-participants.	<p>topics were facilitated by the programme supervisor (PS), including health, child marriage, dowry, girls' rights, roles and responsibility towards family and society.</p> <p>b) Skill-based training on income generating activities, books for extracurricular reading, equipment for indoor games and a space to socialise among themselves.</p>	Individual saving: whether saved in the last two years	+38% (p<0.01)
				Individual saving: amount saved	+168.95 (NS)
				Individual saving: current saving amount	+416.93 (NS)
				Loans: took loan in last two years	+39% (p<0.01)
				Loans: borrowed and invested	+27% (p<0.01)
				Enrolment	0.427 (NS)
				Marriage	-2.389 (p<0.05)
				Mobility: perceived mobility	Scale of 0-100 +2.42 (p<0.01)
				Mobility	Scale of 0-100 +4.95 (p<0.05)

Source	Study design	Setting and participants	Intervention components	Outcomes	Treatment effects
				Sociability: visiting friend in last month	+4.07 (p<0.01)
				Time spent on extra curricular reading (hours last week)	+2.55 (p<0.01)
				Time spent on indoor games (hours last week)	+4.09 (p<0.01)
				Time spent on outdoor games (hours last week)	+0.08 (NS)
Ssewamala et al. (2010)	Cluster RCT	Uganda AIDS orphaned adolescents, average aged 13.7 years	The Suubi intervention based on asset theory a) The usual care for orphaned children, including counselling, education-related supplies and health education from school. b) Economic empowerment.	Individual saving: gender differences in saving	Boys' average monthly net deposit = US\$7.26 (SD =2.56) Girls' average monthly net deposit = \$6.72 (SD=1.92)

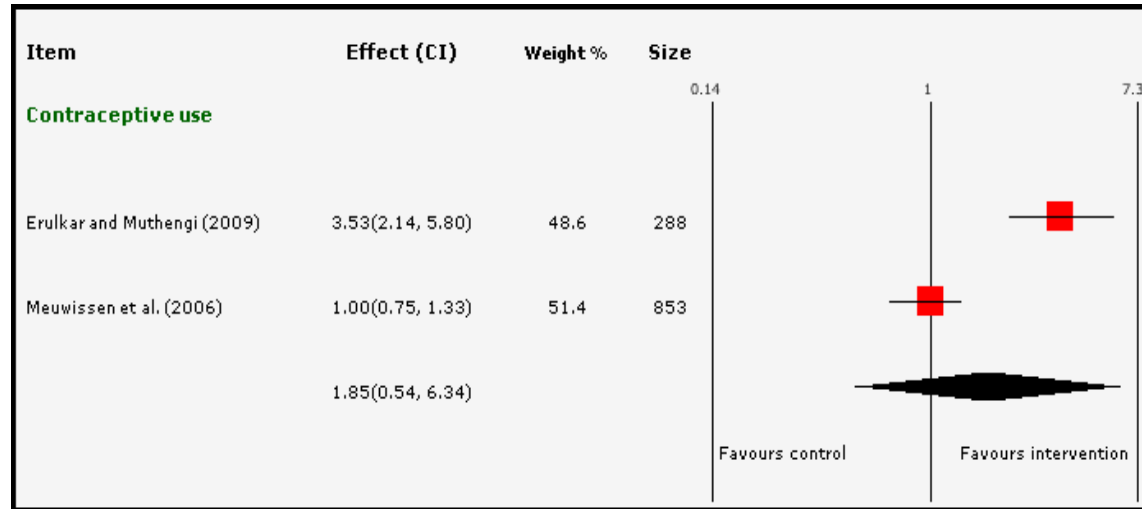
Appendix 4.2: Meta analyses of condom use and contraceptive use

A) Forest plot of condom use during last sex



Heterogeneity statistic $Q=0.317$, $df=1$, $p=0.573$, $I^2=0\%$, test statistic (combined effect) $z=1.91$, $p=0.0568$, meta analysis method: inverse variance (fixed-effects model).

B) Forest plot of contraceptive use



Heterogeneity statistic $Q=18.5$, $df=1$, $p=1.67 \times 10^{-5}$, $I^2=94.6\%$, $Q^*=1$, test statistic (combined effect) $z=0.973$, $p=0.33$, meta analysis method: DerSimonian and Laird (random-effects model).

Appendix 4.3: Themes: girls and young women's views

4.3.1 Access

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
Knowledge: urban vs. rural setting	Kalyanwala and Sebstad (2006)	<p>I had gone with a girl from my neighbourhood ... No. [I had no difficulty in depositing the money]. (Joint account holder, age 18, Ahmedabad)</p> <p>Yes, I had gone alone. Someone in the bank filled up the form for me. (Individual account holder, age 23, Ahmedabad)</p> <p>I do not know [if it is possible to withdraw money from my account]. (Mandal account holder, age 16, Banaskantha)</p>	<p>By and large, those who participated in operating their accounts tended to be older and largely from Ahmedabad. Their narratives suggest that they have been to the SEWA Bank alone or with friends, and that they successfully made transactions or were appropriately guided by bank staff, who were perceived to be helpful in assisting young account holders with the required paperwork. A factor that may be responsible for this is that SEWA Bank is located in Ahmedabad and hence the young women have easier access to the facilities than do their rural counterparts. Again, it is younger study participants and those from the rural sites who are least likely to know about the withdrawal facility.</p>	<p>In conclusion, this study suggests that there is considerable potential and an unmet need for providing meaningful savings options for adolescent girls and young women.</p>

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
Support	Kalyanwala and Sebstad (2006)	<p>[the form was completed] ... at the sathin's place. She took the details from us and we signed at the bottom after she checked all the details. (Individual account holder, age 21, Ahmedabad)</p> <p>If we need money we tell the sathin and she gives us a loan. (Mandal account holder, age 20, Kheda)</p>	Narratives suggest that the role of sathins is critical in enabling the processing of loans. Both urban and rural study participants report that sathins assisted them in completing the paperwork and other formalities.	<p>It is clear that adolescent girls and young women account holders need a savings advocate or mentor to enable them to familiarise themselves with the banking process and become comfortable with such concepts as budgeting, credit and interest. Sathins play an important supportive role in mediating between the client and the bank, but there is a tendency among young account holders to rely entirely on sathins to maintain their accounts. While this may be a necessary function for new account holders and for those who lack numerical literacy, efforts to transfer responsibility from the sathin to the account holder must be encouraged.</p>

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
	Sebastian et al. (2004)	I deposited [money] only once when I opened the account, after that I have not been able to deposit any money. I asked many of my friends to come with me to the post office but no one listened to my request. (15-year-old account holder)	Lack of support from peers or a friend's unwillingness to accompany them to the post office when they wanted to deposit money were cited as additional barriers, leading girls to prefer to keep their savings at home even if they had a saving account in their name.	None provided
Gender norms	Sebastian et al. (2004)	<p>When I go to the post office, the staff gets angry and asks me to come later. The other day I had gone to the post office, I wanted to deposit Rs300 as otherwise it would be spent. They said that I could not deposit the money and that I should come after a day or two. They said it was a holiday. (17-year-old account holder)</p> <p>When we [account holders] go, then work is done, but if we take along a girl to open a new account, then they [the post office staff] will not do our work. (18-year-old account holder)</p>	Prior to the intervention, many girls had been saving money at home or in a joint account with other family members. Few found this to be an acceptable arrangement as they often lacked control of the account and were unable to prevent other people from withdrawing money. Although interest in opening a saving account at the post office was considerable, there were significant obstacles to the continued operation of the accounts. The staff at the post office, who were male, frequently expressed their reluctance to work with adolescent girls. The staff often reprimanded girls for disturbing them, and sometimes even sent them back asking them to return another day. As a result of these experiences, many girls were scared of the post office staff and were reluctant to	None provided

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
			<p>spend money on repeated trips to the post office in order to manage their accounts.</p> <p>When other girls subsequently tried to open new accounts, they were turned away and told by the postal staff, including staff who had cordial interactions with the girls, that new accounts could only be opened after all the girls with existing accounts deposited more money into them.</p> <p>During the course of the intervention, project staff became aware of the importance of sensitising post office staff to the needs of adolescents and the barriers they face in operating these accounts. Several strategies were employed to improve interactions between young female account holders and post office staff. Informal meetings were held as part of the New Year celebrations for the girls and the staff. Incidents of continued refusal to open new accounts were reported to the Postmaster General, who then sent memos to the concerned staff. During the follow-up period, project staff</p>	

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
			approached the Postmaster General, and a workshop was conducted for the postmasters to make them aware of the impact of their style of communication on young clients. Although these initiatives had some impact, more efforts are needed to convince the post office staff to be supportive to young female account holders.	
Social vulnerability	Dunbar et al. (2010)	<p>If it was not for the GMB [grain marketing board] police, I would prefer to get maize instead of cash because I sell maize for a higher price in the city. But if I take maize they will stop me and ask me for money, or they threaten to take my maize. (Chitungwiza participant)</p> <p>The dust road was not safe, but my personal safety was not compromised because we ...were always dropped off just by my aunt's gate [where they stayed]. (Epworth participant)</p> <p>In the bus at the compound, I always encountered men who wanted to have a relationship with me. I would tell them I was married</p>	<p>The transportation of goods back and forth from rural areas was itself hazardous at times, making girls vulnerable to theft and confiscation of goods or the extraction of bribes for the release of goods by police who were controlling the transportation of maize (used for a staple 'sadza'). All 10 participants engaged in this business reported some type threat related to these issues.</p> <p>Risk was not limited to the security of goods, but was also experienced as threats to personal safety. Many participants reported or feared being harassed by men, including the police. This vulnerability was heightened by the fact that participants were traveling to</p>	<p>The most distressing finding of the SHAZ! feasibility study was the unintended consequences that increased participants' exposure to physical harm, sexual abuse and coercion, demonstrating the hazards of promoting micro-credit programmes with girls and young women in precarious economic environments, without also ensuring adequate family and or social support.</p> <p>Most importantly, these findings challenged SHAZ! researchers to explore other economic strategies with greater potential to reduce</p>

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
		or that I wasn't interested, but it wouldn't stop them. (Chitungwiza participant)	unfamiliar places, with presumably better markets, but lacking safe accommodation. Theft was a concern not only on the road, but in participants' homes as well, given that most participants did not have secure places to store money, goods, and materials related to their businesses.	vulnerability, including (1) offering a broader mix of micro-finance services, such as micro-grants that do not have to be repaid, and savings programmes, (2) using CCTs to support formal education and vocational training opportunities that build skills in the short term that evolve into future economic opportunities (Krishnan et al. 2008), and (3) enhancing family support as part of the empowerment process, in line with the cultural norms of the young participants.
Access and repayment of loans	Erulkar et al. (2005)	I had already saved with K-Rep about 1000 shillings (US\$13) and they were delaying to give me the loan. The credit officer kept telling me to wait for those who already have loans to repay, and then I can be given a loan. I got annoyed and decided to leave. (20-year-old, Kenya)	Over 90% of TRY participants were exposed to training, savings and mentors during their time in TRY. Far fewer (54%) took micro-loans. Because loan taking involved a process of saving, formulating a business plan, and gaining approval from group members, girls who stayed in the programme for a short period were least likely to take loans. Among girls who remained for less than one year, only 18% had	Most members were exposed to the training, savings and mentoring opportunities the programme offered, though only about half of the participants received a micro-loan. Delays in receiving loans were often cited as reasons to leave the programme

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
			<p>taken loans. Overall, it took an average of six months to receive a loan. However, waiting times to receive a loan were highly variable, ranging from one to 30 months. Delays in receiving loans were often cited as reasons to leave the programme.</p> <p>The programme struggled with repayment rates, more than half of participants found repaying the loan difficult or very difficult (56%). The qualitative repayment rate is defined as the number of loan payments due and paid this period divided by the number of loan payments due. Over the three years of the programme, the qualitative repayment rate declined from 66% in mid 2001 to 50% by the end of December 2004.</p>	
	Kalyanwala and Sebstad (2006)	<p>No [a loan cannot be taken from the mandal account] ... No, I do not know if any member has taken a loan. (Mandal account holder, age 18, Banaskantha)</p> <p>There is a rule [for taking a loan] but I am not aware of it. (Mandal</p>	In general, while the respondents were aware of loan facilities, apart from a small minority, detailed information on the range of loan facilities available, eligibility criteria and procedures required for availing loans was vague and minimal.	It is clear that adolescent girls and young women account holders need a savings advocate or mentor to enable them to familiarise themselves with the banking process and become comfortable with such

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/Implications
		<p>account holder, age 18, Kheda)</p> <p>In our family only the elders discuss these things [interest rates] ... I have only overheard this much [that the interest is high]. (Individual account holder, age 20, Ahmedabad)</p>	<p>Even among those who had taken loans, few were aware of interest rates or repayment terms. It was parents or elders in the family who reportedly made decisions about repayment and the young account holders were in no way involved.</p>	<p>concepts as budgeting, credit and interest.</p>

4.3.2 Resource

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/implications
Training	Dunbar et al. (2010)	<p>The [module] on sexual abuse ...and the one on ... HIV information ... should be strengthened so that everyone gets a chance to air her view'. (Epworth participant)</p> <p>'I would like more on the topic about protecting yourself as a young woman and I think more time should be spent on the issue of living with HIV and AIDS (Epworth participant)</p> <p>In SHAZ! we found very good aunts.</p>	Analysis from focus group data suggested that life skills sessions were popular and may have provided support that would normally be filled by family members, particularly aunts, who traditionally discuss sensitive issues with girls. Focus group discussions suggested that participants gained a sense of personal value and hope, as well as skills to communicate effectively and assertively, including learning to say and mean no. Although life skills sessions were highly valued, described by participants as 'fun beyond fun' and 'attention-grabbing' as well as 'meaningful', participants asked for the addition of more courses on physical and sexual abuse, assertiveness training, and issues related to HIV/AIDS.	None provided
	Odultolu et al. (2003)		The exposure of participants to basic business survival and management skills has enhanced their efficiency in the day-to-day management of their business in addition to the training they received in their various vocations	

Financial	Dunbar et al. (2010)	Transport costs drain our resources. You spend money on going only to leave your goods ... because we sell on credit. Sometimes you have to make several trips before you collect all the money that is due to you. (Epworth participant)	Buying and selling was a business characterised by purchasing goods in town and transporting them for sale in areas where such goods were scarce. The unforgiving economic context forced participants in this business to sell on credit, which demanded unanticipated, frequent, and costly follow-up trips for collection.	A major weakness in the present design arose through tailoring of the micro-credit component for the target population to ensure that the loan process was without barriers to the adolescent participants. For example, As a prerequisite for lending, most micro-credit programmes require that clients have savings and/or existing businesses that they wish to scale-up through loan financing. Because participants in this study had neither, the MFI partner agreed to relax their standards to make micro-credit work for them. In addition, because loan amounts were small and participants needed the entire amount to start up businesses, SHAZ! utilised a modified group lending model (as described earlier), paying out loans in one lump sum rather than through weekly installments delivered only when all group members paid on time. Without the social pressure to repay or the
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				incentive for members to help repay in times of financial hardship - aspects intrinsic the design of true group-lending models - the present model was less successful. Through efforts to modify micro-credit for adolescent girls, the SHAZ! model violated some of micro-credit's known best practices.
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4.3.3 Impact

Sub theme	Study	Direct participant data	Author description of data	Authors conclusions/ implications
Engaging in economic activities	Kalyanwala and Sebstad (2006)	<p>[I took a loan because] He [husband] had to buy a shop. It is in the vegetable market. (Mandal account holder, age 22, Kheda)</p> <p>Because my brother wanted to buy a mobile. (Joint account holder, age 16, Ahmedabad)</p>	Others reported that they had taken the loan on behalf of a family member. Reasons ranged from helping the father or husband with the business to buying items for the home. As before, study participants were not consulted, rather they were informed that a loan was needed and they complied with the demand.	Financial options for youth must take into consideration the facts that access to money is irregular for most young women and that even those who are engaged in wage earning activities may not be in a position to save money for themselves on a regular basis. The need for control and flexibility were repeatedly highlighted themes in young account holders' perceptions of preferred financial options. They argued for example for individual accounts that fell completely within their control and for savings schemes that enable them to deposit small amounts of money periodically rather than at fixed intervals.
	Odultolu et al. (2003)	Who could have imagined that I would today be a manager of my own business? I had lost all hope of a great future with the death of my parents. (non-graduate, Osogbo)		

The use of savings, loans and wages	Erulkar and Chong (2005)	None	While only about half of the TRY participants received loans, by December 2004, KDA had disbursed KSh5,938,700 in loans (about US\$79,000), with the average loan size being KSh11,300 (or about US\$150). The vast majority of TRY participants reported using their loan either to start a business (45%) or expand a business (45%). Fewer than 5% reported using loans for other reasons such as educating children, buying clothes or repaying a previous loan. Nearly all borrowers felt that the loan helped them (93%).	None provided
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	<p>Kalyanwala and Sebstad (2006)</p>	<p>... the loan was taken for my marriage. (Mandal account holder, age 17, Banaskantha)</p> <p>My father needed the money ... it was decided by my mother. For his business. (Joint account holder, age 17, Ahmedabad)</p> <p>I took the loan to improve my beauty parlour. When girls come for bridal make-up, they insist on good quality make-up. I had to buy a lot of material for this to keep my customers happy. For this reason I had taken the loan. (Individual account holder, age 20, Ahmedabad)</p> <p>I had to buy an embroidery machine. (Individual account holder, age 22, Ahmedabad)</p> <p>My parents don't have a son. We are only two sisters. So this money will help my parents in the future. (Joint account holder, age 15, Ahmedabad)</p> <p>Yes, I do get money like this [on festivals] ... I keep it with myself ... I keep it in my purse. (Joint account holder, age 21, Ahmedabad)</p> <p>Yes ... I get around Rs.50-100 [on Divali] ... I keep it in a mud box [piggy bank]. (Mandal account holder, age 13, Banaskantha)</p>	<p>Several study participants reported that they had availed themselves of loan facilities to help in expanding business or to cover marriage expenses and family emergencies such as unforeseen household expenses or house repairs.</p> <p>At least six study participants from Ahmedabad, aged 20 and above, reported that they had taken a loan from their account to improve their own livelihoods.</p> <p>Recognising the poverty and uncertainty of their lives, many study participants noted the importance of saving money to address unforeseen emergencies, to support their families (for example, constructing a house, expanding the business, for parents' old age, for marriage, or for child-related expenses) and to cover health care costs.</p> <p>The large majority of study participants in Ahmedabad and Kheda, and a few (five of 16) from Banaskantha, keep some money with themselves, in a purse or a mud box (piggy bank), which is either spent on personal items or saved for use later. Study participants reported that it was this money that they feel belongs to them and over which they have some control.</p> <p>Spending on personal items is limited in scope and restricted to small and</p>	<p>None provided</p>
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Social: respect, confidence, mobility, aspirations	Odultolu et al. (2003)	Respect in the community as a responsible lady ... especially the men in this community, now see me as a big woman		
	Sebastian et al. (2004)	Now at least I can speak on my own, if I need something I can go and get it ... I don't even feel scared. I feel that I am able to say what I want to. (17-year-old intervention participant)	After the project ended, girls reported increased skills in negotiating with shopkeepers to purchase raw materials and sell their finished products as well as in communicating with other non-family members. In-depth interviews revealed the ease with which girls assessed changes in these circumstances. However, increased social skills did not translate into improved self-esteem.	None provided

	Shahnaz and Karim 2008)		<p>The adolescents discussed their position and influence over the family prior to membership and the perceived effects of membership. Responses varied from minor change to a significant level of change. However, it was evident that these adolescents became empowered within their household arena when they were valued by other family members as being an intermediary to access credit and agents of economic change through their involvement in IGA. They also became empowered in the outer world through their increased socialisation and regular interaction with BRAC staff and peers, and expanded mobility from centre to outside the village.</p> <p>ELA girls were found ambitious and eager to participate fully in the public realm. During discussions of the future, the adolescents' ambitions ranged from professions such as doctor, lawyer, BRAC staff, to other NGO staff members, and the desire become a 'good official'. Most of the adolescents wished to move outside the traditional female role and have aspirations to become engaged in a job or career. Girls who had taken part in the APON programme, in particular, had voiced their interests in continuing on to higher education, getting good jobs, marrying later and financially supporting their families.</p>	
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